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BUILDING PEACE OF MIND

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ENTER A MORE CERTAIN WORLD

MetLife[®]

BUILDING CERTAINTY

IN TODAY'S UNCERTAIN WORLD, THIS IS HOW WE'LL HELP YOU BUILD YOUR OWN LITTLE BIT OF CERTAINTY

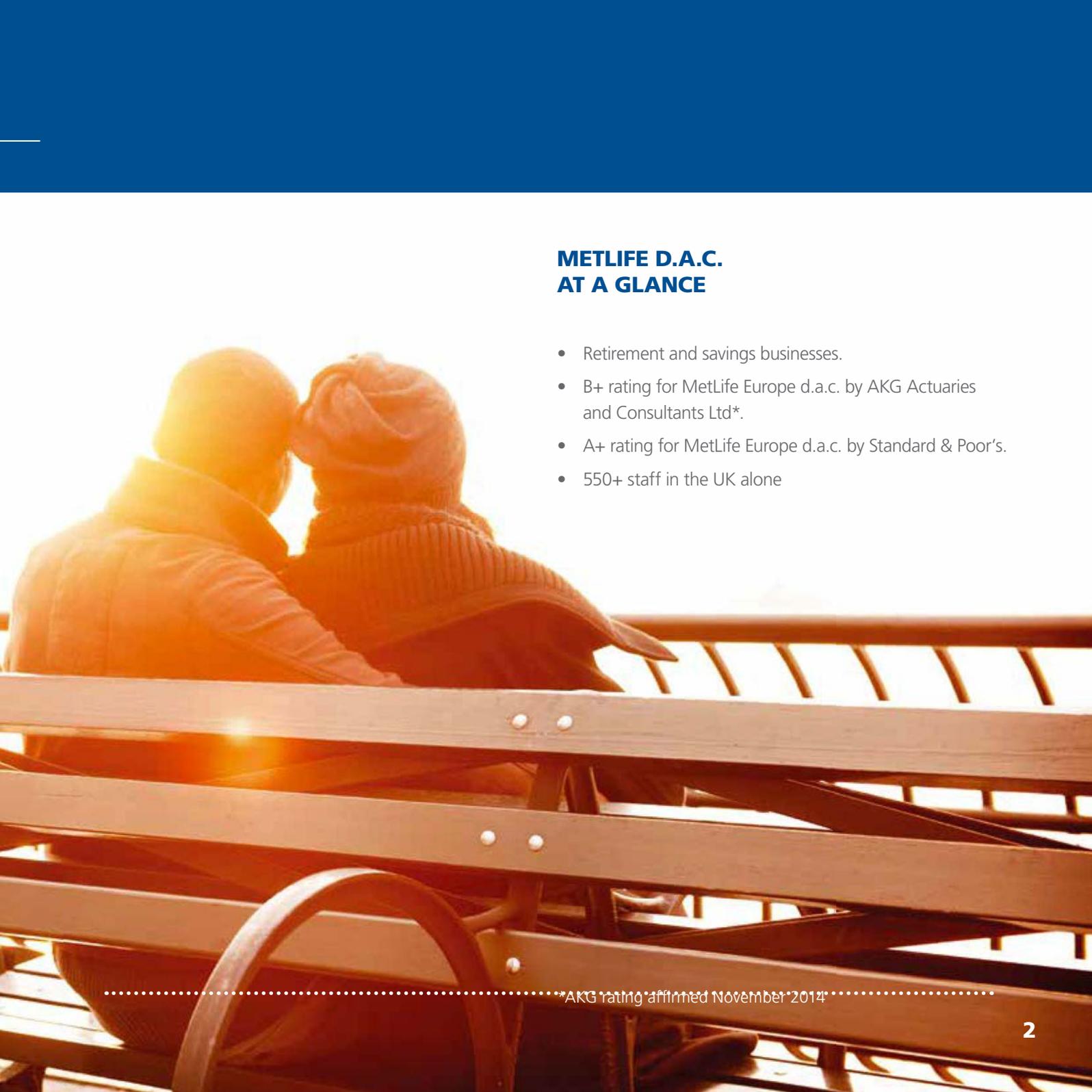
Since entering the UK market in 2007, we've been dedicated to bringing you a genuine alternative to standard retirement and investment solutions.

With MetLife, you can be sure that your future is in safe hands. Our heritage, scale and experience of eliminating uncertainty help protect your money from market downturns and give it the best possible chance to grow.

THE METLIFE GROUP AT A GLANCE

- Operates in around 50 countries and has 90 million customers worldwide.
- Leading market positions in over 20 countries.
- 68,000 worldwide employees.
- Ranked 39 in the 2015 Fortune 500®.
- Ranked number 1 in Fortune's 2015 "World's most admired companies" among life and health insurers.





METLIFE D.A.C. AT A GLANCE

- Retirement and savings businesses.
- B+ rating for MetLife Europe d.a.c. by AKG Actuaries and Consultants Ltd*.
- A+ rating for MetLife Europe d.a.c. by Standard & Poor's.
- 550+ staff in the UK alone

.....*AKG rating affirmed November 2014*.....

BUILDING A REPUTATION THAT SPANS THE GLOBE

Our story so far

1868

Metropolitan Life Insurance Company founded in New York.

1873

Despite a depression, Metropolitan Life's strength means it can issue 12,242 insurance policies worth \$17.7 million.

1889

At year-end, Metropolitan Life's assets reach \$8.5 million.

1909

Metropolitan Life becomes the largest life insurance company in the world, with \$2 billion of insurance in force.

1980

The famous MetLife building (200 Park Avenue) in New York City is acquired.

1989

A presence is established in Korea.

1993

The international division employs nearly 9,000 associates, helping meet the needs of more than 2.9 million people around the world.

1995

The ninth international operation opens in Hong Kong.

1999

International operations (excluding Canada) surpass \$1 billion in sales.

2008

MetLife Europe Limited launches its Retirement Portfolio.

2009

MetLife Europe Limited launches two unit-linked guarantee bonds.

2010

MetLife, Inc. acquires Alico to become the world's premier global life insurance company. MetLife Europe Limited wins the Financial Adviser Company of the Year award.

2011

MetLife Europe Limited signs 10 year £100 million contract with Capita Group. MetLife Europe Services Limited takes over the 50th Floor of One Canada Square, Canary Wharf.

2012

MetLife Europe Limited launches its innovative range of Managed Wealth Portfolios.

1912

Metropolitan Life Insurance headquarters turned into a support centre for Titanic survivors, and pays the first death benefit for a Titanic passenger.

1916

Metropolitan Life collaborates with the National Tuberculosis Association to set up a research model that will later help reduce the disease.

1940

Metropolitan Life boasts about 28.6 million US and Canadian policyholders, with 48,000 employees.

1941

Becomes the first-ever company to establish wholly owned housing projects on a grand scale, by providing housing for over 34,000 families.

2001

A presence is established in the Indian market. In response to the 9/11 attacks, claims are paid immediately, awarding grants and investing over \$1 billion in publicly traded stocks.

2002

Through the acquisition of Aseguradora Hidalgo, S.A. MetLife becomes the largest life insurer in Mexico.

2004

Announces the launch of a joint venture in Beijing, China.

2005

MetLife acquires Travelers Life & Annuity and all of Citigroup's international insurance business, strengthening its leadership in life insurance and annuities.

2007

MetLife Europe Limited opens for business.

2013

MetLife Europe Limited collaborates with leading pensions expert, Dr Ros Altmann CBE.

MetLife Europe Limited reaches £4.5 billion assets under management.

2014

MetLife Europe Limited win five stars for the fifth consecutive year at the Financial Service awards for Life and Pensions and Investments

MetLife Europe Limited collaborate with Dr Ros Altmann CBE, after Budget that changes the pension landscape.

2015

MetLife Europe Limited launches new suite of guaranteed retirement and investment products fit for Pension Freedoms introduced by the UK government.

2016

MetLife Europe d.a.c. win the Outstanding Achievement Award and five stars for the seventh consecutive year at the Financial Service awards for Life and Pensions and Investments.

BUILDING A GLOBAL POWERHOUSE

The MetLife Group has been helping people plan for their future since 1868. Millions of customers already benefit from our expertise across the globe.

We live in uncertain times. But thanks to our high quality, diversified portfolio and our cautious, forward-focused investment management programme, we weathered the economic crisis and emerged strongly. In 2010, MetLife, Inc. acquired Alico and overnight became one of the world's largest global life insurers.

And with a market cap over \$61.41* billion we're a force to be reckoned with.

HOW DOES METLIFE, INC. COMPARE?*

Company	Assets (\$bn)
Aegon	502.55
Aviva Plc	463.90
Legal & General Group	618.47
MetLife, Inc.	902.34
Standard Life	326.03
Zurich Insurance Group	389.98



THE AMERICAS

THE AMERICAS

- LARGEST LIFE INSURER IN THE US¹
- #1 IN THE US IN GROUP LIFE AND COMMERCIAL DENTAL²
- LARGEST LIFE INSURER IN CHILE AND MEXICO¹
- #1 LIFE INSURER IN LATIN AMERICA REGION³

* Source: www.marketwatch.com, figures correct as at 12th August 2015

** Source: Forbes - Global 2000 leading companies, values calculated August 2015 www.forbes.com



EMEA

EUROPE, MIDDLE EAST & AFRICA (EMEA)

OPERATES IN NEARLY 30 COUNTRIES

- **LEADING LIFE MARKET POSITIONS IN OVER 20 COUNTRIES, INCLUDING EGYPT, POLAND, ROMANIA, RUSSIA, TURKEY AND THE UAE⁴**
- **LEADING PROVIDER OF BANCASSURANCE IN EMEA. MORE THAN 150 PARTNERSHIPS**



ASIA

ASIA

- **SECOND-LARGEST PAN-ASIA LIFE INSURER⁵**
- **#1 FOREIGN LIFE INSURER IN KOREA⁶**
- **#2 FOREIGN LIFE INSURER IN JAPAN FOR TOTAL SALES⁷**
- **#3 LARGEST LIFE INSURER AMONG JOINT-VENTURES AND FOREIGN FIRMS IN CHINA⁸**

1 Based on 2013 written life premiums. Source: Axco Global Statistics, 2014.

2 LIMRA, Life Sales Q4 2013; Group Life (excludes specialty products); Group Dental Sales – IBIS YE 2012.

3 Life premium (AXCO Global Statistics, 2013). Countries included are Argentina, Bolivia, Chile, Colombia, Dominican Republic, Ecuador, Guatemala, Honduras, Mexico, Panama, Peru, Puerto Rico, Uruguay and Venezuela (excludes HCM for MAPFRE and BBVA). Mapfre includes JV with Banco do Brasil. Zurich includes JV with Banco Santander. Generali includes JV with Banco Banorte in Mexico. Brazil life premium, excludes VGBL for Itau, Bradesco, MAPFRE (SUSEP, Nov. 2013).

4 Life markets rankings based on life insurance Gross Written Premiums (GWP). Sources: Regulator and trade association reports; MetLife internal analysis for asterisked* countries. 2012 data for all countries. Top 10 positions in 22 markets are: Bahrain, Bulgaria, Cyprus, Czech Republic, Egypt, Greece, Hungary, Jordan, Kuwait*, Lebanon, Lithuania, Oman*, PNA, Poland, Qatar, Romania, Russia, Serbia, Slovakia, Turkey, Ukraine, and the U.A.E.*

5 Based on Gross Written Premiums. Source: McKinsey analysis, 2013.

6 Based on Annualized New Premiums in Statutory filings (MetLife Korea statutory fiscal year 2012).

7 Statutory filings; Statistics of Life Insurance in Japan. Based on FY 2012.

8 China Insurance Regulatory Commission. Based on FY 2012.

BUILDING GUARANTEED SOLUTIONS

The best retirement and investment products give you the flexibility and security to achieve your financial aspirations. With an innovative range of guarantees and investment products, our suite of guaranteed products give you the potential for growth through equity exposure, while controlling the risk of loss. And that means you can enjoy a more predictable investment outcome.

RETIREMENT PORTFOLIO

Our flagship product Retirement Portfolio was launched in 2008. It's a personal pension that offers you flexibility and certainty in retirement through a drawdown pension. Whether you are ready to retire now, or at some time in the future, the Retirement Portfolio allows you the opportunity to guarantee your pension fund or your immediate or future income, while benefiting from market growth.

TRUSTEE RETIREMENT PORTFOLIO

This is a Trustee Investment Plan available to those who already have a SIPP or SSAS, and want to guarantee part of their portfolio.

ISA PORTFOLIO

The MetLife ISA portfolio is a stocks and shares ISA which contains an investment in one or more life assurance policies provided by MetLife. Our ISA can provide you with financial certainty for your future in a tax-efficient way.

INVESTMENT BOND PORTFOLIO

Available in onshore and offshore versions and can be used by individuals, limited companies and trusts. This could be for a range of needs, for example guaranteed long term income, estate and tax planning or general secure investments.

Our four products offer a Secure Income Option and Secure Capital Option.

Our Secure Income Option provides income certainty:

- A guaranteed level of income for life - get a regular source of money.
- Protects your income from market downturns.
- Potential to increase your guaranteed benefits on a daily basis.
- Ability to start, stop and re-start your income whenever you need to - and an annual compound % increase, applied daily, whenever you're not taking an income.
- Flexibility to access your investment if you need to.
- A guaranteed death benefit, providing you with peace of mind.

Our Secure Capital Option gives you greater capital certainty:

- A guaranteed capital lump sum at the end of your chosen term, regardless of market downturns.
- Potential to increase your guaranteed benefit on a daily basis.
- Flexibility to access your investment if you need to.
- A guaranteed death benefit, providing you with peace of mind.
- A medium to long-term investment.

AWARD-WINNING ACHIEVEMENTS

At MetLife Europe d.a.c. we are proud to be recognised for all our achievements over the past five years. Here are some of the industry awards we've had the honour of winning:

2016

- Financial Adviser Service Awards
Outstanding Achievement Award
5 Star Award

2015

- Money Observer Pension Awards
Best Innovative Income Solution
- Financial Adviser Service Awards
5 Star Award
- Investment Life & Pension MoneyFacts Awards
Highly Commended Best Third Way Product Provider

2014

- Financial Adviser Service Awards
5 Star Award
- Financial Adviser Online Service Awards
5 Star Award
- Financial Adviser Life & Pension Awards
Third Way Annuity Provider of the Year
- Investment Life & Pension MoneyFacts Awards
Best Third Way Product Provider

2013

- Financial Adviser Service Awards
5 Star Award
- Financial Adviser Online Service Awards
5 Star Award
- Financial Adviser Life & Pension Awards
Third Way Annuity Provider of the Year
- MoneyFacts
Best Third Way Product Provider
Commendation - Investment Bond

2012

- Financial Adviser Service Awards
Company of the Year 2012
- Financial Adviser Online Service Awards
4 Star Award
- SimplyBiz Group Partnership
SimplyBiz Best Member Meeting Award
- Financial Adviser Life & Pension Awards
Third Way Annuity Provider of the Year
- MoneyFacts
Best Third Way Product Provider
Commendation - Innovation and Investment Bond

BUILDING A RELATIONSHIP

HOW WE WORK

We at MetLife Europe d.a.c. want to make planning your future as easy as possible.

We're committed to working closely with your Financial Adviser to help them to establish exactly what you need - from the length of your investment term and levels of income you want when you retire, to your attitude to risk.

We're able to offer a more personal service to your Financial Adviser, through our face to face and telephone consultants they can answer any questions you may have when finding the right solution for you.

TO FIND OUT MORE

For Customers

Contact your financial adviser for more information on any of MetLife's products.
Find a Financial Adviser via metlife.co.uk/findanadviser

For Financial Advisers

Book an appointment with your representative
Tel: 0800 022 3131
Visit: metlife.co.uk

ADDITIONAL PEACE OF MIND

All our products are covered by the Financial Services Compensation Scheme (FSCS).

This means, that if we cannot meet our obligations, you may be entitled to compensation. This would depend on your eligibility, the type of business and the circumstances of the claim.

If you'd like to find out more, you can contact the FSCS directly.

Financial Services Compensation Scheme
7th Floor, Lloyd's Chambers, Portoken Street
London E1 8BN

Tel: +44 (0) 800 678 1100
Email: enquiries@fscs.org.uk



Want to find out more?

Talk to your Financial Adviser or visit us at www.metlife.co.uk

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.

MetLife Europe d.a.c. is a private company limited by shares and is registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at One Canada Square, Canary Wharf, London E14 5AA. Branch registration number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA). Details about the extent of our regulation by the FCA and PRA are available from us on request. www.metlife.co.uk

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