Descriptions of the policy features and options are only partial; for complete details and limitations ask to see a specimen policy or rider.

The Coverage Continuation Benefit (CCB) guarantees that the policy will remain in force, as long as the required premiums are paid, until the end of the elected guarantee period, but not later than age 95. Policy changes, withdrawals, or loans not accounted for at the time the CCB premium was determined will affect the CCB guarantee's duration or cause the policy to lapse. If the CCB terminates, the policy will stop in force as long as the cash value is sufficient to pay for the policy's monthly charges or a premium payment is made to pay those charges that are due within the policy's grace period. The CCB does not guarantee the policy's cash value. If the premium to maintain the CCB guarantee is less than the policy cash value, the policy cash value cannot be less than zero. This documentation must be repaid before any cash value can be accumulated.

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. Clients should seek advice based on their particular circumstances from an independent tax advisor since any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation.

MetLife, its agents, and representatives may not give legal, tax or accounting advice and this document should not be construed as such. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Like most insurance policies, MetLife’s policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force. Contact your financial representative for costs and complete details.

MetLife Provider Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-36-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-36-12-NY. All product guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. June 2014.

Life Insurance Products:
• Not a Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value
Descriptions of the policy features and options are only partial; for complete details and limitations ask to see a specimen policy or rider.

The Coverage Continuation Benefit (CCB) guarantees that the policy will remain in force, as long as the required premiums are paid, until the end of the elected guarantee period, but no later than age 95. Policy changes, withdrawals, or loans not accounted for at the time the CCB premium was determined will affect the CCB guarantee's duration or cause the policy to lapse. If the CCB terminates, the policy will stop in force as long as the policy's cash value is sufficient to pay for the policy's monthly charges for a premium payment sufficient to pay those charges is made within the policy's grace period. The CCB does not guarantee the policy's cash value. If the premiums to maintain the CCB guarantee is paid, the policy cash value could become a negative amount. If that situation, the monthly deductions for policy charges will be accumulated without interest. This amount must be repaid before any cash value can be accumulated.

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. Clients should seek advice based on their particular circumstances from an independent tax advisor since any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation.

MetLife, its agents, and representatives may not give legal, tax or accounting advice and this document should not be construed as such. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Like most insurance policies, MetLife's policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force. Contact your financial representative for costs and complete details.

MetLife Provider Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-36-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-36-12-NY. All product guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. June 2014.

Life Insurance Products:
• Not a Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value
Coverage with built-in guarantees. MetLife Provider Universal Life offers you a simple way to protect your family or your business for the long term. With affordable premiums and a guaranteed death benefit for as long as you choose up to age 951, life insurance benefits can be used to take care of your loved ones or business.

An alternative to term insurance. Sometimes the coverage period for term insurance just isn’t long enough. MetLife Provider Universal Life can offer you a longer period of protection with a premium you can afford.

To leave a lasting legacy. MetLife Provider Universal Life can help you leave a lasting legacy to your loved ones or favorite charity. Utilize the guaranteed death benefit to potentially enhance the value of your gifts.

To protect a business. MetLife Provider Universal Life can help provide funds to protect a business from the untimely death of the owner or a key employee. It may also provide funds when they are needed most to help transition a business.

The Waiver of Specified Premium (WSP) rider helps pay the policy premiums should the insured become totally disabled. Premiums are credited for the amount specified in the rider and continue as long as the insured is disabled and eligible for benefits, as defined by the rider.

1 The Coverage Continuation Benefit (CCB) will terminate (assuming that it was still active) at the policy anniversary on which the insured reaches the attained age of 95 (or an earlier selected age). At that time, the annually increasing premium required to keep the policy in force will generally go up significantly. Policy benefits will reduce to $1 after 10 years if sufficient net cash is available to pay the policy charges on each monthly due date or in combination with a lump sum payment.

Built-in benefits and optional riders provide additional protection…

FOR YOU AND YOUR FAMILY

The Coverage Continuation Benefit is a built-in policy feature that can guarantee the death benefit up to age 95. Premiums are customizable in both amount and duration while continuing this important death benefit guarantee.

The Guaranteed Survivor Income Benefit (GSIB) rider can help ensure that your family or your business will have the right amount of income to cover their needs. This is done by structuring the death benefit so that an enhanced amount is paid as monthly income instead of or in combination with a lump sum payment.

FOR INJURY, DISABILITY OR TERMINAL ILLNESS

The Waiver of Specified Premium (WSP) rider helps pay the policy premiums should the insured become totally disabled. Premiums are credited for the amount specified in the rider and continue as long as the insured is disabled and eligible for benefits, as defined by the rider.

The Acceleration of Death Benefit Rider (ADBR) can help cover medical bills or any other expenses while the insured is living with a terminal illness. This rider provides the policy owner access to the greater of $250,000 or 10% of the eligible death benefit proceeds prior to the insured’s death.

Built-in benefits and optional riders provide additional protection…

FOR YOU AND YOUR FAMILY

The Coverage Continuation Benefit is a built-in policy feature that can guarantee the death benefit up to age 95. Premiums can be customized in both amount and duration while continuing this important death benefit guarantee.

The Guaranteed Survivor Income Benefit (GSIB) rider can help ensure that your family or your business will have the right amount of income to cover their needs. This is done by structuring the death benefit so that an enhanced amount is paid as monthly income instead of or in combination with a lump sum payment.

FOR INJURY, DISABILITY OR TERMINAL ILLNESS

The Waiver of Specified Premium (WSP) rider helps pay the policy premiums should the insured become totally disabled. Premiums are credited for the amount specified in the rider and continue as long as the insured is disabled and eligible for benefits, as defined by the rider.

The Acceleration of Death Benefit Rider (ADBR) can help cover medical bills or any other expenses while the insured is living with a terminal illness. This rider provides the policy owner access to the greater of $250,000 or 10% of the eligible death benefit proceeds prior to the insured’s death.

Built-in benefits and optional riders provide additional protection…

FOR YOU AND YOUR FAMILY

The Coverage Continuation Benefit is a built-in policy feature that can guarantee the death benefit up to age 95. Premiums can be customized in both amount and duration while continuing this important death benefit guarantee.

The Guaranteed Survivor Income Benefit (GSIB) rider can help ensure that your family or your business will have the right amount of income to cover their needs. This is done by structuring the death benefit so that an enhanced amount is paid as monthly income instead of or in combination with a lump sum payment.

FOR INJURY, DISABILITY OR TERMINAL ILLNESS

The Waiver of Specified Premium (WSP) rider helps pay the policy premiums should the insured become totally disabled. Premiums are credited for the amount specified in the rider and continue as long as the insured is disabled and eligible for benefits, as defined by the rider.

The Acceleration of Death Benefit Rider (ADBR) can help cover medical bills or any other expenses while the insured is living with a terminal illness. This rider provides the policy owner access to the greater of $250,000 or 10% of the eligible death benefit proceeds prior to the insured’s death.

Built-in benefits and optional riders provide additional protection…

FOR YOU AND YOUR FAMILY

The Coverage Continuation Benefit is a built-in policy feature that can guarantee the death benefit up to age 95. Premiums can be customized in both amount and duration while continuing this important death benefit guarantee.

The Guaranteed Survivor Income Benefit (GSIB) rider can help ensure that your family or your business will have the right amount of income to cover their needs. This is done by structuring the death benefit so that an enhanced amount is paid as monthly income instead of or in combination with a lump sum payment.

FOR INJURY, DISABILITY OR TERMINAL ILLNESS

The Waiver of Specified Premium (WSP) rider helps pay the policy premiums should the insured become totally disabled. Premiums are credited for the amount specified in the rider and continue as long as the insured is disabled and eligible for benefits, as defined by the rider.

The Acceleration of Death Benefit Rider (ADBR) can help cover medical bills or any other expenses while the insured is living with a terminal illness. This rider provides the policy owner access to the greater of $250,000 or 10% of the eligible death benefit proceeds prior to the insured’s death.

Built-in benefits and optional riders provide additional protection…

FOR YOU AND YOUR FAMILY

The Coverage Continuation Benefit is a built-in policy feature that can guarantee the death benefit up to age 95. Premiums can be customized in both amount and duration while continuing this important death benefit guarantee.

The Guaranteed Survivor Income Benefit (GSIB) rider can help ensure that your family or your business will have the right amount of income to cover their needs. This is done by structuring the death benefit so that an enhanced amount is paid as monthly income instead of or in combination with a lump sum payment.
Coverage with built-in guarantees. MetLife Provider Universal Life offers you a simple way to protect your family or your business for the long term. With affordable premiums and a guaranteed death benefit for as long as you choose up to age 95, life insurance benefits can be used to take care of your family or business.

An alternative to term insurance. Sometimes the coverage period for term insurance just isn’t long enough. MetLife Provider Universal Life can offer you a longer period of protection with a premium you can afford.

To leave a lasting legacy. MetLife Provider Universal Life can help you leave a lasting legacy to your loved ones or favorite charity. Utilize the guaranteed death benefit to potentially enhance the value of your gifts.

To protect a business. MetLife Provider Universal Life can help provide funds to protect a business from the untimely death of the owner or a key employee. It may also provide funds when they are needed most to help transition a business.

The Coverage Continuation Benefit is a built-in policy feature that can guarantee the death benefit up to age 95. Premiums can be customized in both amount and duration while continuing this important death benefit guarantee.

The Guaranteed Survivor Income Benefit (GSIB) rider can help ensure that your family or your business will have the right amount of income to cover their needs. This is done by structuring the death benefit so that an enhanced amount is paid as monthly income instead of or in combination with a lump sum payment.

The Waiver of Specified Premium (WSP) rider helps pay the policy premiums should the insured become totally disabled. Premiums are credited for the amount specified in the rider and continue as long as the insured is disabled and eligible for benefits, as defined by the rider.

The Acceleration of Death Benefit Rider (ADBR) can help cover medical bills or any other expenses while the insured is living with a terminal illness. This rider provides the policy owner access to the greater of $250,000 or 10% of the eligible death benefit proceeds prior to the insured’s death.

The MetLife companies have provided for our clients, met our obligations and remain a strong, trusted source of protection. MetLife Provider Universal Life can help you protect your loved ones with guarantees you can count on and additional benefits to suit your individual needs. MetLife Provider Universal Life can help provide for your family or your business when you no longer can.

Ask your financial professional for more details about how MetLife Provider Universal Life can meet your needs.
Coverage with built-in guarantees.

MetLife Provider Universal Life offers a simple way to protect your family or your business for the long term. With affordable premiums and a guaranteed death benefit for as long as you choose up to age 95, life insurance benefits can be used to take care of your family or business.

An alternative to term insurance.

Sometimes the coverage period for term insurance just isn’t long enough. MetLife Provider Universal Life can offer you a longer period of protection with a premium you can afford.

To leave a lasting legacy.

MetLife Provider Universal Life can help you leave a lasting legacy to your loved ones or favorite charity. Utilize the guaranteed death benefit to potentially enhance the value of your gifts.

To protect a business.

MetLife Provider Universal Life can help provide funds to protect a business from the untimely death of the owner or a key employee. It may also provide funds when they are needed most to help transition a business.

The Coverage Continuation Benefit is a built-in policy feature that can guarantee the death benefit up to age 95. Premiums can be customized in both amount and duration while continuing this important death benefit guarantee.

The Guaranteed Survivor Income Benefit (GSIB) rider can help ensure that your family or your business will have the right amount of income to cover their needs. This is done by structuring the death benefit so that an enhanced amount is paid as monthly income instead of or in combination with a lump sum payment.

Preserve your lifestyle. Strive to live your dream in life. Discover the flexibility of life insurance — protect and transfer wealth now and in the future.

Be free to live life, your way.

MetLife Provider Universal Life offers affordable life insurance protection for your family or your business. Providing for loved ones is the reason so many people turn to life insurance. It can help maintain a certain lifestyle, pay for a child’s or grandchild’s education or leave something for the next generation. MetLife can help ensure that your loved ones will be provided for, even after you’re gone.

Your financial professional can help you further customize your policy with optional riders that provide additional protection.

Built-in benefits and optional riders provide additional protection…

FOR YOU AND YOUR FAMILY

The Coverage Continuation Benefit is a built-in policy feature that can guarantee the death benefit up to age 95. Premiums can be customized in both amount and duration while continuing this important death benefit guarantee.

The Guaranteed Survivor Income Benefit (GSIB) rider can help ensure that your family or your business will have the right amount of income to cover their needs. This is done by structuring the death benefit so that an enhanced amount is paid as monthly income instead of or in combination with a lump sum payment.

FOR INJURY, DISABILITY OR TERMINAL ILLNESS

The Waiver of Specified Premium (WSP) rider helps pay the policy premiums should the insured become totally disabled. Premiums are credited for the amount specified in the rider and continue as long as the insured is disabled and eligible for benefits, as defined by the rider.

Acceleration of Death Benefit Rider (ADBR) can help cover medical bills or any other expenses while the insured is living with a terminal illness. This rider provides the policy owner access to the greater of $250,000 or 10% of the eligible death benefit proceeds prior to the insured’s death.

metLife provider universal life
may be right for you if you want:

The MetLife companies have provided for our clients, met our obligations and remain a strong, trusted source of protection.

MetLife Provider Universal Life can help you protect your loved ones with guarantees you can count on and additional benefits to suit your individual needs. MetLife Provider Universal Life can help provide for your family or your business when you no longer can.

Ask your financial professional for more details about how MetLife Provider Universal Life can meet your needs.

The MetLife companies have provided for our clients, met our obligations and remain a strong, trusted source of protection.

MetLife Provider Universal Life can help you protect your loved ones with guarantees you can count on and additional benefits to suit your individual needs. MetLife Provider Universal Life can help provide for your family or your business when you no longer can.

Ask your financial professional for more details about how MetLife Provider Universal Life can meet your needs.
Descriptions of the policy features and options are only partial; for complete details and limitations ask to see a specimen policy or rider.

The Coverage Continuation Benefit (CCB) guarantees that the policy will remain in force, as long as the required premiums are paid, until the end of the elected guarantee period, but no later than age 95. Policy changes, withdrawals, or loans not accounted for at the time the CCB premium was determined will affect the CCB guarantee. To maintain the policy, the premium paid for the policy after the CCB premium is sufficient to pay the policy's monthly charges or a premium payment sufficient to pay those charges is made within the policy's grace period. The CCB does not guarantee the policy's cash value. If only the premiums to maintain the CCB guarantee is paid, the policy cash value could become a negative amount. In that situation, the monthly deductions for policy charges will be accumulated without interest. This amount must be repaid before any cash value can be accumulated.

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. Clients should seek advice based on their particular circumstances from an independent tax advisor since any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation.

MetLife, its agents, and representatives may not give legal, tax or accounting advice and this document should not be construed as such.

Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Like most insurance policies, MetLife’s policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force. Contact your financial representative for costs and complete details.

MetLife Provider Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-36-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-36-12-NY. All product guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. June 2014.