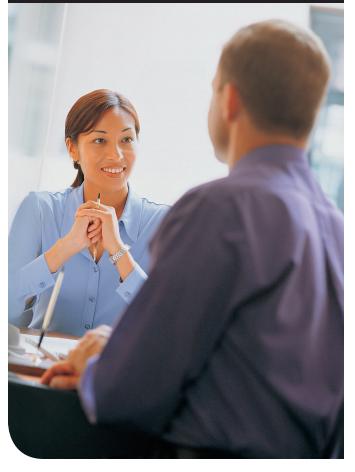
LIFE INSURANCE

Annual Business Review

MetLife





Identify and prioritize your planning needs

In business, success depends upon the quality of your preparation and your people. To help you remain successful, we have developed this Annual Business Review to help identify and prioritize your financial needs.

This review focuses upon three critical areas — Compensation and Benefit Strategies, Succession Planning and Business Insurance, and Personal Planning.

We encourage you to review your needs and discuss them with your financial professional annually.

Compensation and Benefit Strategies

Group benefit and pension plans are core employee benefits which are intended to cover all of your employees. These plans usually account for the majority of your benefit outlays and should be reviewed on a periodic basis.

Since group benefit and pension plans limit an employer's ability to provide discriminatory benefits to highly compensated employees, many employers choose to supplement retirement and insurance benefits for their key employees with nonqualified plans.

Nonqualified plans are primarily used to reward and retain key employees. These plans are intended to supplement life insurance, long term care, disability and retirement income benefits which may be provided under your core benefit plans. In short, nonqualified plans allow your business to offer a variety of selective benefits to only the key employees you choose to cover.

While there are a number of nonqualified benefit options, the real challenge is to use your benefit dollars wisely to reward and retain your key employees. Your financial professional can help design a plan that's right for you.

Succession Planning and Business Insurance

Succession planning is designed to protect the investment value and continuity of your business. Succession planning strategies include buy-sell agreements and family gifting plans.

As you consider your succession planning options, please consider the following:

- Is there anyone capable of running your business if you become disabled or die prematurely?
- When was the last time you reviewed your succession plans?
- Does your business have a buy-sell agreement?
- Is your buy-sell agreement fully funded?

- If you do not have a buy-sell agreement, when was the last time your attorney reviewed your will to provide for a successful transfer?
- If you plan to gift your business interest away, how will you provide for family income needs, treat other children equitably and provide for retirement income needs?
- If you own a franchise, is your succession plan consistent with the franchise agreement?

In addition to succession planning, all of your business insurance needs should be reviewed on a periodic basis. Key person life insurance can protect your business upon the death of a key person, repay outstanding loans and lines of credit, fund buy-sell agreements and create capital to continue or expand your business.

Personal Planning

Business owners need to constantly balance their business and personal affairs. In many cases, owners overlook personal planning strategies which can help them achieve their personal and family goals. Consequently, you should review personal savings plans, insurance plans and estate conservation strategies on a periodic basis.

You may wish to consider the following personal needs during an annual review:

- Personal and/or spousal life insurance
- Disability income insurance
- Health insurance
- Retirement planning

- Education planning
- Long term care insurance
- Charitable giving strategies
- Estate conservation strategies
- Other planning areas

The Need for a Review

If you're concerned with your business and personal planning options, now is the time to take action. As a first step, call your financial professional to discuss your needs and help develop comprehensive business and personal plans.

This material is intended to provide a general overview of business and personal planning strategies. MetLife does not provide tax and legal advice. Always consult with your tax and legal advisors for guidance pertaining to your particular situation. Life insurance is medically underwritten. You should not cancel your current coverage until your new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require a medical examination. Surrenders may be taxable. You should consult your own tax advisors regarding tax liability on surrenders.

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