

## Group Variable Universal Life

Group Variable Universal Life (GVUL), issued by Metropolitan Life Insurance Company is more than just an enhanced life insurance product; it can also be used as a tool to help you achieve your financial goals. By utilizing the investment feature within GVUL, you can access your cash value that has built up in your certificate, *during* your lifetime for expenses such as education, real estate opportunities, post-retirement medical programs or retirement.<sup>1</sup>

### Enhanced Life Insurance Protection

- Portable coverage that you can keep even if your employment situation changes<sup>2</sup>
- Flexibility to change coverage to accommodate your changing financial needs
- Beneficiaries generally receive death benefits free of federal income tax<sup>3</sup>
- Affordable group rates

### Tax-Advantaged Investment Opportunity

- A variety of investment options, including an interest-bearing account guaranteed at 4%<sup>4</sup>
- Earnings, if any, grow tax-deferred
- No-cost, tax-free transfers between variable investment portfolios
- No early withdrawal penalties<sup>1</sup>
- No surrender charges<sup>1</sup>
- Tax-free withdrawals up to cost basis –withdrawals will reduce cash value and death benefit<sup>1</sup>

**For GVUL service, please contact a GVUL Specialist at  
(800) 756-0124, Monday through Friday, 8:00 a.m. to 5:00 p.m. (CT) or by mail at 190  
Carondelet Plaza, St. Louis, MO 63105**

*The information contained in this material is not intended to (and cannot) be used by anyone to avoid IRS penalties. This material supports the promotion and marketing of GVUL. You should seek advice based on your particular circumstances from an independent tax advisor.*

<sup>1</sup> *In general, if the funding of your certificate exceeds certain limits, it will become a "modified endowment contract" (MEC) and become subject to "earnings first" taxation on withdrawals and loans. An additional 10% penalty for withdrawals and loans taken before age 59½ will also generally apply. We will notify you if a contribution would cause your certificate to become a MEC. Withdrawals will reduce your cash value and death benefit.*

<sup>3</sup> *Provided your policy remains in force.*

<sup>4</sup> *Guarantees are subject to claims-paying ability of Metropolitan Life Insurance Company.*

*Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling (800) 685-0124. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.*

*Variable products issued by Metropolitan Life Insurance Company, New York, NY 10166, and distributed by MetLife Investors Distribution Company (member FINRA), Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (member FINRA/SIPC), New York, NY 10166. Metropolitan Life Insurance Company, MetLife Investors Distribution Company, and MetLife Securities, Inc. are affiliates. Policy No. 30037 and in New York Policy Form No. 3003731.*