

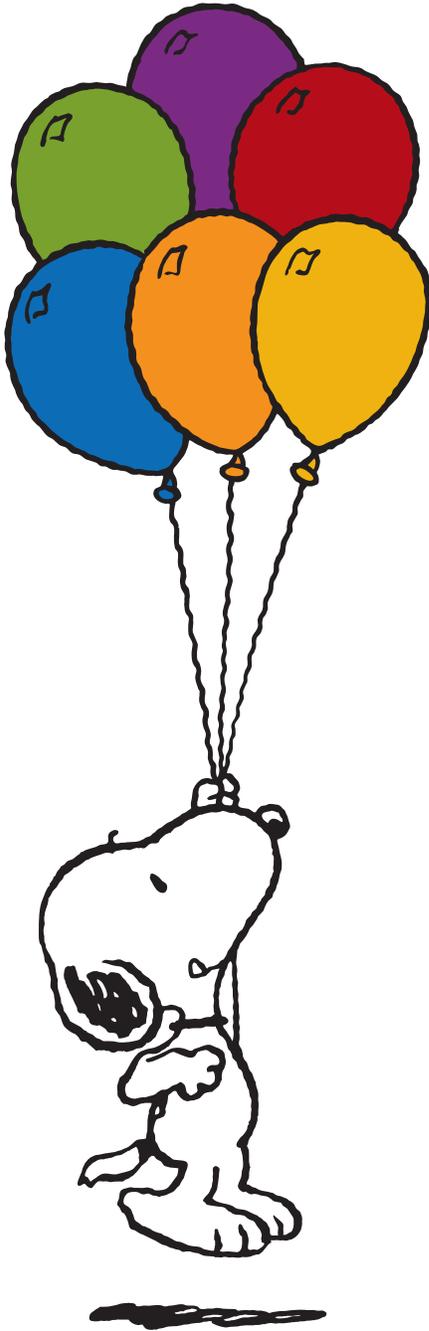
Your Career

MetLife[®]

LIFE ADVICE

Tips and resources to get you on the right path





Life Advice[®]

MetLife Consumer Education Center

Pursuing a career can be one of the most exciting and rewarding experiences life has to offer. Whether you are looking for a job for the first time, thinking of changing jobs, or want to reenter the work force, the guidelines discussed in this *Life Advice* brochure should be useful to you.

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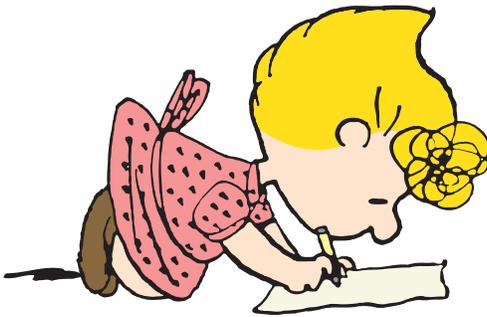
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This Life Advice[®] brochure about Your Career was produced by the MetLife Consumer Education Center.

Looking for a Job

No matter what your level of education, or whether you are looking for temporary employment or an entry-level career position, you need to know a few basic rules about looking for a job. Before you begin looking, you might want to ask yourself the following questions:

- What are my strengths?
- What do I enjoy doing?
- How do I want to spend my day—in an office, on the road, or outdoors?
- What type of hours do I like to keep?
- What type of work can I get the most satisfaction from while still earning sufficient income?
- Am I willing to commute?
- Do I like to work with people, computers, books, animals, or plants?
- Do I mind (or would I miss) business travel?



Where to Start

To identify prospective employers, be creative in your search. Here are some ideas to get you started:

- Use the Internet for websites that offer both job openings and job-finding tips.
- Check newspapers, business periodicals, industry publications, and employment reference guides at your local library.
- Talk to people working in the field that interests you. Or, talk to people at the company where you would like to work. Don't be afraid to ask for guidance; many people will be flattered that you're interested.
- To connect with others in your field, join networking groups; attend job fairs and professional seminars. To locate these sources, check your telephone directory and the events calendar in the current issue of *National Business Employment Weekly* at your library. You can also contact your local Chamber of Commerce, Small Business

Administration, community college career placement center, your college alumni association, and any professional organizations to which you belong.

- Establish a mass mailing campaign. Make a list of possible employers; send them a cover letter and your resume and follow up with a phone call.
- Let others know you are looking. Put the word out among friends, family, and fellow members of professional organizations. Most people prefer to hire someone personally recommended or known by someone they trust and respect.
- Enlist the services of one or more professional organizations. If you do seek professional assistance, schedule free sessions with reputable agencies that specialize in your field. Find out their job placement procedures and whether you or a potential employer pays the fees. Some options:
 - State employment agencies
 - Private employment agencies
 - Executive recruiters
 - Temporary-help organizations
 - Career counselors

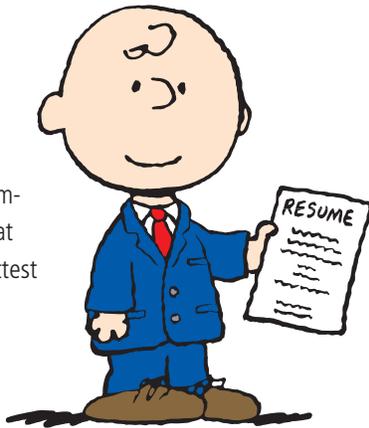
The growing nationwide network CareerOneStop, funded by the U.S. Department of Labor, provides help finding jobs, training, career counseling, and other employment services. Visit www.careeronestop.org.

Your Resume

A strong resume makes a good first impression. An employer may see dozens or even hundreds of resumes every week. You will want yours not only to stand out, but also to be organized so that an employer can spot pertinent information right away. Here are the basic elements of a good resume:

- **A header.** Include your name, address, phone number and email address. A common method for applying for jobs and communicating with potential employers is through email. Free email addresses are often available from internet service providers and search engines.
- **An objective.** Describe the type of job you are seeking.
- **Abilities and accomplishments.** By highlighting functions you've performed throughout your employment history in a timeline, you can emphasize your abilities and non-work experience rather than the time between your last job and the present.
- **Work experience.** List employers, job titles, the dates worked and a description of what you did, including significant accomplishments. Include volunteer work as if it were a regular job. Your list of work experience should start with your most recent employer first.

- **Education.** List the most recent diploma or degree you have earned or are working toward, the date of graduation, and your field of study. Include continuing education or refresher courses you may have taken.
- **Skills.** List computer and language skills or other skills that may be relevant to the job for which you are applying.
- **Honors and activities.** List awards you have received, clubs or organizations you belong to, and activities you participate in. But do not get carried away. It is more important to have a small amount of strong information, well presented, than a long list of irrelevant activities.
- **References.** Include the notation, "References available upon request." You should be prepared to provide the names, phone numbers, and email addresses of at least three people who can attest to your ability and character.



Your Cover Letter

A cover letter introduces you and your resume to the potential employer. It's your chance to persuade someone to find out more about you. When writing a cover letter to accompany your resume, try a three-part format.

- The opening states why you are writing — what position you are applying for and how you heard about the job.
- The main body describes your qualifications for the position. Try not to restate what is listed on your resume. Rather, identify your strengths and what the employer would gain in hiring you.
- The closing refers the employer to your resume and states your willingness to provide more information by letter or in person. Ask for an interview and tell how you can be reached. Then thank the employer for his or her time and consideration.

Always check for typos and grammatical errors on your resume and cover letter. Never lie on your resume or cover letter; exaggerating or embellishing your qualifications may help you get an interview, but the truth will catch up to you eventually.

Interviewing Successfully

You'll feel more at ease going to an interview prepared. Learn all you can about the company ahead of time. Read its annual report and call your networking contacts to see what they know. You might even want to call the company anonymously to ask some questions. The next column lists some practical pointers for your interview.

- **Dress appropriately.** You are better off wearing professional attire that does not make a bold statement. You want to look well groomed, responsible, and neat without letting your clothing or your appearance do your talking for you.
- **Arrive on time.** Map out your route ahead of time to be sure you know where you're going. Allow yourself plenty of time to get there, find parking and collect your thoughts before you go in. This is your chance to make a good first impression as a responsible, conscientious person.
- **Greet the interviewer with a firm handshake.** Make eye contact.
- **Listen to questions carefully and answer them directly.** Don't ramble, but don't answer with just a yes or no. A good interviewer will ask questions that require some thought. Be prepared to talk about your strengths and weaknesses.
- **Ask questions.** This is your chance to find out whether the job fits your expectations and to demonstrate your interest in the company. Be prepared with several questions.
- **Do not bring up questions about salary or benefits.** This is a subject best left for the second interview or when you receive a job offer.
- **Send a thank-you letter.** Job seekers often overlook this simple idea, so it can give you an edge over the competition. It reaffirms your interest in the position and gives you a chance to say something you may have forgotten during the interview.

Interview Topics

- *"Tell me about yourself."* Keep your answer brief. The interviewer doesn't want to know about your grandmother's birthplace or how many pets you own. He or she is interested in your goals, experience, interests, and communication skills.
- *"What are your strengths/weaknesses?"* Emphasize your good traits and those that relate to the job for which you are interviewing. You can mention an area that you're working to improve or one in which you have recently made great strides.
- *"Why do you want to work here?"* This is a good chance to mention how you can apply your skills, interests, and goals to the job.
- *"Why should we hire you?"* Take this opportunity to highlight the unique qualities you can bring to the job.
- *"What would you do in (a particular situation)?"* Don't be afraid to say that you would ask questions of your supervisor and approach each challenge as a learning opportunity.

Your First Days on the Job

You got the job. Here are some things you can expect during your first days at your new work place.

- You will attend a formal or informal orientation. This is where you will be introduced to the company, the building and employee policies.
- You may be asked to fill out paperwork for health insurance, life insurance, and other employee benefits. Ask questions about your options; the human resources department or the person who hired you will have the answers.
- You may be asked to take a drug test or physical exam.
- You will fill out federal and state tax forms.
- You will meet your fellow workers.
- You will be assigned to a work area, station, or office.

The first week on the job is your time to orient yourself. Find out who the key players are, and socialize with coworkers during lunch or after work. Find out what tools you need to do your job, and ask how you can get them. Ask questions! Introduce yourself to as many people as you can. It might help to identify the best workers—they can serve as good role models and offer advice for your own success.

Now it's time to dig in and do your job.

To make a good impression, keep the following tips in mind:

- Dress appropriately. Take your cue from your coworkers.
- Be a team player. Pitch in to help fellow workers whenever possible. Don't adopt a "that's not my job" attitude.
- Follow through on assignments and take pride in your accomplishments.
- Be willing to take on challenging assignments.
- Be responsible, on time, and dependable.
- Do not take time off until you have earned the right to do so.



Changing Jobs

Maybe you've been watching the clock more often and counting the hours until the end of the workday. Perhaps you're feeling the sting of losing a promotion, or wondering whether your superiors are taking your hard work for granted. Or maybe you're just hungry for a new challenge. Whatever the situation, changing jobs is important. Whether moving to another department, company or profession, it is a reality of the modern workplace.

Before you rush into a voluntary job change, take some time to develop a strategy to help make sure you land a better job than your current one.

How can you change jobs without being financially penalized? How do you continue to have insurance coverage during and after your move to a new employer? And what should you do with whatever retirement money you have coming?

Be Prepared

Whether you might be changing jobs in the next six months or the next six years, keeping your skills up to date works to your advantage. Even if you are not planning to leave your job, an opportunity may come up that you would want to pursue—such as a chance for promotion or a job across town that sounds like it was made for you. And keeping on top of your profession keeps you sharp for whatever you're doing today.

Also, pay attention to what's happening in your company and industry. The economy, the community, employment trends, and competition can affect your job and you. Ideally, you want to be able to identify and recognize career opportunities as well as obstacles. Here are some questions to help assess how secure you and your employer are:

- Where do I see myself, with my present employer, in one year?
- Do other companies offer positions comparable to mine?
- What qualifications are employers asking of recruits for positions similar to mine?
- Does my boss, and his or her position, seem secure within the organization?
- Have there been recent changes in the top management of my company?
- Is my company involved in a merger or acquisition?
- How is my company doing financially?
- How is my company doing in comparison to the competition?
- Have I received any oral or written warnings on the job?

New Department? New Company?

Perhaps you're satisfied with your employer but not with your present job. You want to know if other opportunities within the company are available to you. To find out, check with your human resources department where, in most large companies, job openings will be posted. Companies usually will hire and promote from within before advertising a position to the public. If you would like to make an internal move, make sure you know your company's policy for job changes. For example, find out the amount of time you may be required to work in one area before you can switch to another, ask about any educational

or training prerequisites for advancing and determine if you must get approval from your manager.

Perhaps you want to start your own business. If you have the experience, the determination and the money to start and run your own business, find and consult qualified professionals — real estate agents, lawyers, accountants, public relations experts and consultants — to help you make the best decisions. Contact your local Chamber of Commerce and Small Business Administration (SBA) for assistance.

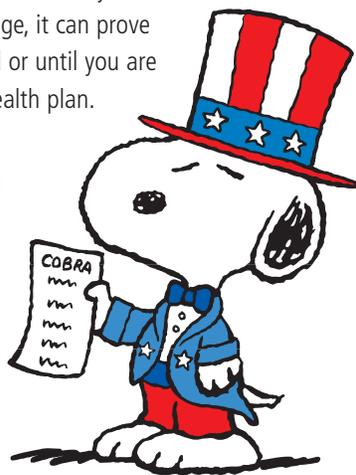
If You Leave...Get What You Have Coming

When your job hunt pays off, be sure to schedule an appointment with your company's benefits coordinator. If you're moving into another department within the same company, you'll likely have no interruption of benefits.

Arrange Insurance Coverage. If you are moving to a new company, make sure that you are covered by health insurance until your new company's policy takes effect. Double-check that you receive payment to which you may be entitled for any unused vacation, and that you receive any retirement funds that would be to your tax advantage. Be sure to take advantage of any "use it or lose it" benefits that are still available, such as tuition assistance programs, legal benefits or other employer-specific offerings.

Under a federal law called **COBRA** — Consolidated Omnibus Budget Reconciliation Act — your employer is required to extend your health and dental insurance, for up to 18 months. Find out whether you are covered by your new employer's health insurance right away or if you have a waiting period. If necessary, you may be able to continue your health and insurance benefits from your previous employer until the new employer covers you. If you will have to pay for your own health insurance under COBRA for a while, you will need to know the date when you are no longer covered by your former employer's health plan. In most cases, you have 60 days from the last day of work at your old job to elect COBRA and an additional 45 days before you must pay a health insurance premium. While you may have to pay for COBRA coverage, it can prove valuable while you are unemployed or until you are covered under a new employer's health plan.

You'll also want to make sure you continue to have life, disability, and long-term care insurance coverage, since these benefits may also be lost in the job change.



You Can Take It With You

When you leave a company, you may be entitled to money from the employer's pension, 401(k) or some other form of employer-sponsored retirement savings plan. The plan administrator for your current company's 401(k) or other retirement plan can provide you with the paperwork you will need to move your 401(k) plan assets. The distribution, paid in one taxable year, is called a lump sum distribution. But be careful: When you receive a lump-sum distribution from your 401(k), for example, all of the money you receive from the plan will be immediately taxable unless handled properly. Your 401(k) options include:

- Transferring or "rolling over" your 401(k) money to an Individual Retirement Account or annuity (IRA).
- The money can be transferred directly to the IRA to avoid penalties and continue the tax-deferred status. This means your hands never touch the money. Instead, your current employer transfers it directly into the IRA.
- You can also take receipt of the lump sum and then deposit it yourself within 60 days to another qualified new retirement plan; this is called an indirect rollover. It gives you short-term access to the money, but there is a catch. Your employer must withhold 20 percent for federal income taxes from your taxable distribution, so you may only receive 80 percent of your money. Therefore, in order to satisfy the 60-day rule for the entire distribution, the employee would need to "make up" the withheld 20% out of other funds to complete the rollover. Otherwise, the 20% withheld would be treated as a taxable distribution that was not rolled over on time resulting in only 80% of the distribution being tax deferred.
- To illustrate, consider the tax consequences of a lump sum distribution for a moment: If you withdrew a \$50,000 lump-sum distribution from your 401(k) before age 59½, all of which is taxable, \$10,000 — or 20 percent — would be withheld for federal taxes. The distribution would be subject to ordinary income taxes as well as a 10 percent penalty, which in this case could be an additional \$5,000.
- But, if you roll the money over into one or more IRAs, be sure you have established special "conduit" IRAs. In these IRAs, if the money from your lump-sum distribution is not mixed with any other funds, you may be able to transfer the money to another employer's 401(k) plan, if you choose.
- Move the money to your new employer's 401(k) plan, if permitted. After all, the 401(k) is a savings plan of choice for so many workers because it not only offers tax advantages, but also often includes a matching contribution from the worker's employer (for example, 50 cents for every dollar that the employee invests) to a

certain limit. Also, people who participate in a 401(k)—or a 403(b) plan for employees of hospitals, schools, colleges, and non-profit organizations—can often borrow from their retirement accounts. That option usually is not available with an IRA.

- Keep in mind there is usually a waiting period of months or a year before you can enroll in your new employer's plan.
- If the plan allows you to leave the money where it is, with your current employer's 401(k) plan. The decision may come down to who offers the best investment choices for you—your old company's plan or the new one.



Losing a Job

Not too long ago, a person's first job often lasted a lifetime. Times have changed. Unless you own the store, spending 40 or more years with a single company is pretty much a thing of the past. For whatever reason—downsizing, mergers or reengineering—more and more employees are finding themselves out of work these days. If you're facing an unemployment crisis, don't panic. It can be a manageable and temporary transition period.

Hang in There

Your job is an important part of your life. In addition to money, it also provides you with a sense of purpose and self-esteem. When your employer tells you that your services are no longer needed, it is likely to be a shock, even if you suspected your position was shaky. After the shock wears off, you may ride a roller coaster of emotions ranging from anger and denial to sadness. It will help to get through this tough time if you:

- Share the news with your family. Some people continue their daily routine, pretending to go to work and hoping to find a new job before their families discover the truth. Don't do it. Remember, a family that loves you is your greatest source of support.

- Give yourself permission to grieve. Everything you're feeling is normal. Acknowledge your emotions, but be prepared to move on. You have a lot to do.
- Seek outside support. If you are having an especially difficult time adjusting to your new status or if you're depressed, seek professional counseling immediately. Many employers offer employee assistance programs, which can provide confidential help at no cost. If an employee assistance program is not available, ask your family doctor or state psychological association for a referral.

Fiscal Fundamentals

The hard truth is that the loss of your job means a loss of income—a fact few people can afford to ignore. You need to address this issue immediately, and try to keep your lifestyle as stable as possible while looking for your next job. Here are some strategies to cope with the loss of income:

Look closely at your severance benefits. Many companies provide liberal severance benefits, and it's important that you know what you're entitled to. Your employer may provide severance pay and you may or may not have to sign a legal release in order to receive it. In addition, you may be entitled to receive pay for unused vacation and sick days, and some employers continue medical insurance for a limited period at a low cost to the individual.

Make sure you **fully understand the terms of your separation** and what conditions you have to meet in order to receive your severance benefits, particularly before you sign anything. In addition to a legal release, you may have to remain in your job until a certain date, etc.

Remember, **COBRA mandates that health benefits be extended** to former employees at cost, plus a small administrative fee, for a period of 18 months or until you find another job. This rate may be lower than obtaining private insurance. If you fail to pay the premiums, your coverage under COBRA will be canceled, and you will not be able to reestablish it.

Know the specifics of your retirement plan. Don't jeopardize the status of your hard-earned contributions. If you have an annuity or participate in a retirement savings plan such as a 401(k) or 403(b), be sure you're familiar with any separation from service terms contained in the plan. If you're eligible for a lump-sum payment of your accumulated retirement benefits and you're under age 59½, you may be subject to a penalty plus the payment of regular taxes. To avoid the penalty and continue the tax-free status of your investment, you must roll over or transfer the funds into your own Individual Retirement Account (IRA) or into a new employer's retirement program. Check with your benefits advisor, tax consultant, or financial advisor for the specifics.



File for unemployment. Unemployment compensation is an insurance policy designed to help people who have lost their jobs. Do not be ashamed to file for your benefits. The government requires your employer to pay into this fund for just such an occurrence. Generally, however, you cannot collect unemployment if you are terminated for cause or if you resign. Be sure you consider that if you are asked to officially resign as a condition of a severance package.

You'll find the address of your local unemployment office in the phone book. You usually have to apply for benefits in person. Be sure to bring the following items with you:

- Your last paycheck stub
- The final date you worked
- The reason for termination
- Your Social Security card
- Another form of identification (driver's license, passport)

It's a good idea to write down the name of the person who processes your paperwork, just in case you have any problems. Be prepared to wait as long as three weeks for unemployment benefits to start.

Cut your expenditures. Start by creating a budget. Make a list of your savings and income, and then make a second list of your monthly expenses. Compare the two to see how long your savings can carry you and plan accordingly. You'll want to cut expenses to make your savings last longer in case you cannot find a job immediately. But don't eliminate all the perks and rewards from your life during this stressful period—just be cautious.

Starting Over

After addressing your finances, finding a new job should be your top priority. Take the opportunity now to review your options, and remember that finding a new job will be easier if you remain flexible. Are you able to relocate? Are you willing to consider changing careers? Are you interested in starting your own business or doing freelance work?

While you're searching for a new job, establish a routine and stay active. Get up at the same time every day. Make interview appointments for the morning hours and work on your resume and cover letters in the afternoon. Some companies offer help to former employees, ranging from secretarial help to outplacement counseling. If your company offers help, accept it.

See the job search resources listed in **For More Information** on page 8. In addition to those, maintain contact with your former coworkers for networking possibilities.

Temporary jobs can be useful when reentering the work force, particularly for someone with little or no experience in the targeted field. Working as a temporary employee does not necessarily mean floating anonymously from job to job. And it can actually be one of the best ways to position yourself for a job. Many employment agencies specialize in placing workers in temporary positions, or you may find ads for temporary help in the newspaper. You can find a temp job in practically any field—office, light industrial, technical, managerial, financial, engineering, computer, and legal.

Reentering the Work Force

So, you're ready to jump back into the job market. What have you been doing since you left the work force? Perhaps you've been home raising a family or enjoying the leisure of retirement. Now you're ready to get back to work, but you're afraid you may no longer be marketable.

Take Stock of Your Skills

The key to reentering the work force successfully is having skills that will give you an edge in the marketplace. You may need to brush up on rusty skills or acquire some new ones. For example, being computer literate is very important in many of today's jobs. If you do not have a background that includes using a computer, you may want to look into taking a computer course.

Begin by reviewing your previous work experience and listing the skills you acquired on earlier jobs. Then, look at what you have done during your years away from the job market. Remember that all experience counts, whether you were paid for it or not. Think about the skills you've been using at home, in volunteer work or through your hobbies. Then consider how they can be applied to a new job.

Once you've listed your experience and skills, think about the type of work you want to be doing. Compare the skills needed for the job with the skills you currently have. There probably will be some gaps. Now is the time to fill in those gaps, even before you begin your job search.

If you are a professional who has kept abreast of developments in your field, you're ahead of the game. If not, visit the library or bookstore to do some research. Perhaps a friend or colleague can help. Find out what refresher courses are offered by professional organizations, local colleges and adult education programs. Brushing up takes time, so it helps to start thinking about your return to the work force well in advance.

If you're interested in entering a new field, plan to take some basic coursework. You may need to put in several semesters before you have the skills for even an entry-level job. Talk to an instructor or school advisor about the best way to get your skills up to speed quickly. If you need immediate work, you may have to take another type of job while you're attending classes.

Special Note for Post-Retirement Job Seekers

With many Americans leaving the work force earlier and living longer, retirement can stretch over many years. You may discover that your retirement dollars don't go quite as far as you would have anticipated and decide that you need a new job to generate more income. Or you may find that you want to go back to work—but this time on your terms. After all, work has its own rewards—the regular contact with people and the knowledge that you're contributing. You may even be able to work for your previous employer, perhaps as a consultant or part-time employee. You may also decide that retirement is an ideal time to start your own business.

Be aware that holding a paying job can affect your Social Security benefits as well as your taxes. You can still collect Social Security benefits if you work, but if your earnings exceed a certain amount, your benefits may be reduced. Before you take a post-retirement job, call or visit your local Social Security office to find out the latest regulations and their implications for your benefits. Also, check with your accountant or tax advisor to determine the tax implications.

Reenter the Work Force with Confidence

You know that the time you spent between paying jobs was not idle time. Your task is to convince a potential employer that you gained valuable experience during your hiatus, as well as in your previous jobs. By bringing your skills up-to-date, then packaging all of your experience—paid or not—into a successful presentation, you'll make a quicker and smoother reentry into the work force.



For More Information

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Get the Interview Every Time: Fortune 500 Hiring Professionals' Tips for Writing Winning Resumes and Cover Letters

by Brenda Greene

Publisher: Kaplan Business (April 1, 2004)

ISBN-10: 0793183022

Top Answers to 121 Job Interview Questions

by Joe McDermott, Andrew Reed

Publisher: Anson Reed Limited (March 5, 2006)

ISBN-10: 0955262909

Negotiating Your Salary: How To Make \$1,000 A Minute 2006 Edition

by Jack Chapman

Publisher: Ten Speed Press; 5 edition (February 15, 2006)

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Websites

www.dol.gov/odep

The Employer Assistance & Recruiting Network (EARN), part of the Department of Labor's Office of Disability Employment Policy, can help job seekers with disabilities connect with employers.

www.doleta.gov/jobseekers

U.S. Department of Labor Employment and Training Administration has information on looking for a job.

www.careeronestop.org

Sponsored by the U.S. Department of Labor, CareerOneStop provides information about finding jobs, training, career counseling, and other employment services.

www.job-hunt.org

This online job search guide contains a broad range of employment resources and tools. These include links to The Wall Street Journal employment site, as well as many networking resources.

www.wowonline.org

Wider Opportunities for Women is dedicated to helping women learn to earn, with programs emphasizing literacy, technical and nontraditional skills, the welfare-to-work transition, and career development.

www.nul.org/employmentnetwork.html

The National Urban League is a community-based movement devoted to empowering African Americans to enter the economic and social mainstream. The Employment Network is a gateway to opportunity for the talented employee seeking entry to the most dynamic companies in the global marketplace.

Free Brochures

The quarterly **Consumer Information Center Catalog** lists more than 200 helpful federal publications. Obtain a free copy by calling 888-8-PUEBLO; on the Internet at www.pueblo.gsa.gov or by writing:

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1-800-METLIFE

Or contact your local MetLife representative.

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