

What type of life insurance do I need?



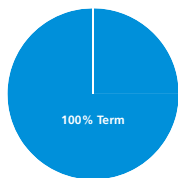
Some people feel they need life insurance for a certain period of time — just long enough to meet their responsibilities for those who depend on them.

This is typically done with term insurance. Others, however, recognize that owning some form of life insurance for their entire lives can provide them with added protection and flexibility as they prepare for life's possibilities. This is typically done with permanent insurance. Many people find their objectives are best met with a combination of term and permanent insurance.

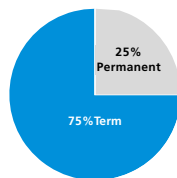
Circle Your Preference		
1. The idea of leaving an inheritance is important to me —either for my family or a charitable organization. I would want to do this in an efficient manner.	Agree	Disagree
2. In the future, my adult children and/or parents may rely on me for financial support. I want to make sure my life insurance policy is there if they need it.	Agree	Disagree
3. I would prefer the least expensive type of life insurance, even though my benefits may expire at some point in the future.	Agree	Disagree
4. I only want life insurance for a limited period of time (e.g., until my mortgage is paid, children finish college, or other financial obligations are met).	Agree	Disagree
5. If I die prior to my spouse during retirement, I want to ensure he or she receives a life insurance death benefit.	Agree	Disagree
6. If I were to die during my working years, I would want my family to receive a life insurance death benefit that would replace my income.	Agree	Disagree
7. Regardless of how long I may live, it's important for me to have my life insurance in place when I die.	Agree	Disagree
8. I don't want to commit to permanent insurance today, however I'd like to have the right to convert term coverage into permanent coverage in the future should my situation change, without having to undergo additional medical screening.	Agree	Disagree

	Question	Agree	Disagree	Score
Instructions: Circle your answers in the table to the right. Add the scores to determine the type of policy or policies that should be considered based on your situation.	1.	1	0	
	2.	1	0	
	3.	0	1	
	4.	0	1	
	5.	1	0	
	6.	0	1	
	7.	1	0	
	8.	0	1	

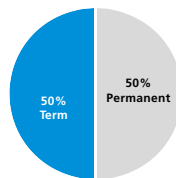
0 Points



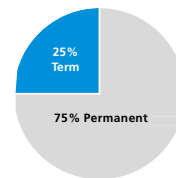
1-2 Points



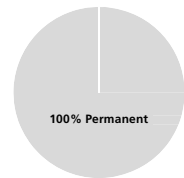
3-5 Points



6-7 Points



8 Points



100% Term	75% Term 25% Permanent	50% Term 50% Permanent	25% Term 75% Permanent	100% Permanent
Clearly you're concerned about protecting those who depend on you; however, today you feel you only want coverage for a limited period of time. Based on your answers, a term life insurance policy with the option of future conversion should be considered.	You recognize the importance of owning life insurance throughout your entire life; however, you also acknowledge that your biggest concern is protecting those who depend on you during your working years. Life insurance products with mostly term insurance and a small amount of permanent insurance should be considered based on your answers.	Your answers show that you appreciate both the benefits of permanent and term insurance. Life insurance products consisting of equal amounts of term and permanent protection should be considered based on your answers.	Protecting those who depend on you for your entire lifetime — regardless of how long you may live — is most important to you. Your preferences indicate that life insurance products consisting mostly of permanent insurance should be considered based on your answers.	You want lifetime protection, to leave a legacy and to protect your spouse's retirement income. A permanent life insurance policy should be considered based on your answers.

MetLife administers the PlanSmart program, but has arranged to have specially-trained third party financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.