

# T-FLEX



**MetLife**<sup>®</sup>

TIME HONORED  
*investing*



# When you purchase a T-Flex annuity, feel confident that:

- ▶ Your account balance is safe and guaranteed.\*
- ▶ Your purchase payment will grow at a competitive fixed rate of interest.
- ▶ You are guaranteed an income you can't outlive, regardless of the financial market.



Build your retirement plan on a fixed foundation,  
supported by the strength and stability of  
MetLife Insurance Company of Connecticut.

\*All product guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

- 1 Withdrawals are subject to ordinary income taxes. Withdrawals of taxable amounts from an annuity may be restricted before age 59½ for a TSA (for 457(b) before age 70½) or by other terms of a plan where applicable. Withdrawals prior to age 59½ may be subject to a 10% (for SIMPLE IRA 25%) federal tax. In certain states, a premium tax may apply. In addition, withdrawals will reduce the contract value and death benefit.
- 2 The fixed account, death benefit(s) income options and any additional guarantees are based on the financial strength and claims-paying ability of MetLife Insurance Company of Connecticut.
- 3 Dollar Cost Averaging and Rebalancing do not assure profit nor protect against loss in a declining market.

<b>MINIMUM INITIAL AND ONGOING PURCHASE AMOUNTS</b>	\$20 per payment (401, 403(b), 457 Qualified Plans)
<b>MAXIMUM ISSUE AGE</b>	• 85 years (In Washington up to age 55)
<b>INTEREST GUARANTEES</b>	<ul style="list-style-type: none"> <li>• Each payment is put into a cell that credits a current interest rate for one contract year</li> <li>• The first renewal rates are set on January 2 and guaranteed until December 31</li> <li>• Second and future renewal rates are set on January 1 and guaranteed until December 31</li> <li>• The guaranteed minimum rate is 3.5% per year</li> </ul>
<b>DEFERRED SALES CHARGE</b>	• 7% for five years on each purchase payment
<b>BENEFICIARY PROTECTION OPTIONS<sup>1,2</sup> (Prior to Maturity Date)</b>	<p>If the owner or annuitant is younger than age 85, the Standard Death Benefit guarantees your beneficiary receives the greatest of:</p> <ul style="list-style-type: none"> <li>• Total purchase payments</li> <li>• Cash value of contract</li> </ul>
<b>ADDITIONAL FEATURES</b>	<ul style="list-style-type: none"> <li>• Systematic Withdrawal Program</li> <li>• Managed Distribution Program</li> <li>• Full range of annuitization options</li> </ul>

## STRENGTH, AS MEASURED BY OTHERS

In times like these, you should pay close attention to what the major ratings agencies (outside companies that provide independent and objective reports) have to say about a company's financial strength and stability.

MetLife Insurance Company of Connecticut's financial strength and claims-paying ability continues to be rated "superior," "excellent," or "very strong" by the major credit-rating agencies.

### RATINGS *(current as of March, 2008)*

A.M. Best <sup>4</sup>	<b>A+ (Superior)</b>	<i>(2nd Highest of 16 rating steps)</i>
Fitch Ratings <sup>5</sup>	<b>AA (Very Strong)</b>	<i>(3rd Highest of 24 rating steps)</i>
Moody's Investors <sup>6</sup>	<b>Aa2 (Excellent)</b>	<i>(3rd Highest of 21 rating steps)</i>
Standard & Poor's <sup>7</sup>	<b>AA (Very Strong)</b>	<i>(3rd Highest of 21 rating steps)</i>

Contact your MetLife Representative and get the knowledge to make informed decisions during these uncertain times. We welcome the opportunity to tell you more about MetLife.

<sup>4</sup> Best's Financial Strength Ratings are opinions of an insurer's financial strength and ability to meet ongoing obligations to policyholders.

<sup>5</sup> Fitch Ratings' Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance company, and its capacity to meet senior obligations to policyholders and contract holders on a timely basis.

<sup>6</sup> Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations.

<sup>7</sup> Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms.

T-FLEX is a fixed annuity issued by MetLife Insurance Company of Connecticut, One Cityplace, Hartford, CT 06103-3415.

Interest rate guarantees and income options are backed by the financial strength and claims-paying ability of the issuing insurance company. This product or some product features may not be available in all states or at all times.

With certain exceptions, in-service distributions from qualified employer retirement plans are generally restricted prior to age 59½ for 401(a), 403(a) and tax sheltered annuities under Section 403(b); and prior to age 70½ for 457(b) plans.

Annuities contain exclusions and limitations; contact your registered representative or annuity company for details. Withdrawals, where otherwise permitted, are subject to ordinary income tax, surrender charges and terms for keeping them in force. A 10% tax penalty generally applies to withdrawals before age 59½.

If purchasing this contract with before-tax dollars (either through a Qualified Plan of an employer, IRA or with rollover amounts), you should understand that there is no additional tax benefit in funding your retirement program with an annuity. There should be reasons other than tax deferral for investing in an annuity.

**Pursuant to IRS Circular 230, MetLife is providing you with the following notification: 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. You should seek advice based on your particular circumstances from an independent tax advisor.**

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

# MetLife®

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