

# T-Flex

## Facts At A Glance



# MetLife

*T-Flex is a fixed annuity that offers competitive rates. It can guarantee income that you cannot outlive. So, build your retirement plan on a fixed foundation, supported by the strength and stability of MetLife Insurance Company of Connecticut.*

### Minimum Initial and Ongoing Purchase Amounts

- \$20 per payment (401, 403(b), 457 Qualified Plans)

### Maximum Issue Age

- 85 years (In Washington up to age 55)

### Interest Rate Guarantees<sup>1</sup>

- Each payment is put into a cell that credits a current interest rate for one contract year
- The first renewal rates are set on January 2 and guaranteed until December 31
- Second and future renewal rates are set on January 1 and guaranteed until December 31
- The guaranteed minimum rate is 3.5% per year

### Beneficiary Protection Options<sup>1,2</sup> (Prior to Maturity Date)

If owner or annuitant is younger than age 85, the Standard Death Benefit guarantees your beneficiary receives the greatest of:

- Total purchase payments
- Cash value of contract

### Additional Features

- Systematic Withdrawal Program
- Managed Distribution Program
- Full range of annuitization options

### Withdrawal Charges

- 7% for five years on each purchase agreement

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 Insurance Company of Connecticut.

T-FLEX is a fixed annuity issued by MetLife Insurance Company of Connecticut, 1300 Hall Boulevard, Bloomfield, CT 06002-2910.

<sup>1</sup> Interest rate guarantees and income options are backed by the financial strength and claims-paying ability of MetLife Insurance Company of Connecticut. This product or some product features may not be available in all states or at all times.

<sup>2</sup> 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.

Like most annuity contracts, MetLife contracts contain withdrawal charges, limitations, exclusions, hold periods, termination provisions for keeping them in force. Contact your MetLife representative for complete details. Withdrawals are subject to ordinary income taxes. A 10% tax penalty generally applies to withdrawals before age 59½. Surrender charges may also apply at withdrawal.

If purchasing this contract with before-tax dollars (either through a Qualified Plan of an employer, IRA or with roller 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 and independent tax advisor.**

MetLife, its agents, and representations may not give legal or tax advice. Any discussion of taxes herein or related to in 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.

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**MetLife Insurance Company of Connecticut**  
1300 Hall Boulevard  
Bloomfield, CT 06002-2910  
www.metlife.com