Put your future health care expenses in focus.

Planning for your financial future? Consider health care in your calculations.

Studies find that retirees’ expenses decrease as they age—with the exception of health care costs not tied to regular doctor and dentist visits and prescription drug programs. Why? Because the cost of co-pays, deductibles, wellness visits, prescriptions, exercise, and eating well are only part of the equation. As people age, their health can change, leading to additional and increasing health care expenses.

The Cost Concern Is Real

84% of Americans are concerned about paying for health care during retirement.2

And With Good Reason

Research suggests many Americans greatly underestimate the amount of savings they may need to cover health care costs in retirement.3

Dare to Prepare

<table>
<thead>
<tr>
<th>Perception</th>
<th>Reality</th>
</tr>
</thead>
<tbody>
<tr>
<td>of workers are confident they will have enough money to cover medical expenses during retirement.4</td>
<td>A retiring 65-year-old couple will need an average of $680 per month6 to cover medical costs throughout a 30-year retirement. The costs continue to rise by 6% on average each year due to inflation.</td>
</tr>
<tr>
<td>of workers are confident in their ability to do a good job planning for retirement.4</td>
<td>As a general rule, one should set an expected retirement spending target of 85% of the estimated (after-tax) income they’re receiving pre-retirement.4</td>
</tr>
</tbody>
</table>

54% of American workers have less than $25,000 in savings and investments.4

Senior Health By The Numbers

86% Nearly 86% of adults 65 and older have at least one chronic condition and 61% have at least two.6

$183 per month The average Medigap plan monthly premium for additional health insurance costs not covered by Medicare ($2,196 per year) in 2016.7

$140 per month The average surcharge high income seniors will face ($737–$4,091 per year) for Medicare Part B and Prescription Drug Plan coverage.8
How to take control over health care costs in retirement

Take preventive health care seriously:
Eat well, exercise daily, minimize alcohol consumption and avoid tobacco.

Factor health care costs into your total retirement picture and plan for the unexpected: Use our Future Income Planner to get a snapshot of your income needs: metlife.com/income

Explore alternative ways to fund future health care expenses including:

MetLife Income Annuities
Both immediate and deferred annuities are retirement products designed to help you set aside guaranteed income for future daily and discretionary expenses using a portion of your assets.

✓ Single Premium Immediate Annuity
An immediate annuity, like the MetLife Income AnnuitySM, can supplement:
• Health care savings accounts
• Pensions and Social Security
• Regular health care costs, such as wellness visits, prescription programs and the like.

✓ Deferred Income Annuity
A deferred income annuity, like the MetLife Guaranteed Income BuilderSM, helps you:
• Plan for future expenses with deferred income payments
• Cover assisted living expenses, gaps in primary care coverage, additional Medicare premiums, and more.

Secure predictable, stable income for immediate or future health care expenses.

Contact your financial professional or visit metlife.com/income to get a quote, receive more information or access MetLife’s income annuity tools.

MetLife

1607 CLFA635016 © 2016 METLIFE, INC. L071647129[0817]

MetLife Insurance Company USA
11225 North Community House Road
Charlotte, NC 28277

First MetLife Investors Insurance Company
200 Park Avenue
New York, NY 10166

2. Fidelity Brokerage Services LLC, Fidelity Viewpoints, How to Tame Retiree Health Care Costs, November 4, 2015.
5. Fidelity’s 2015 Retiree Health Care Cost Estimate. Based on a hypothetical couple retiring in 2015, 65 years old, with average (85 male, 87 female) life expectancies. Estimates are calculated for “average” retirees, but may be more or less depending on actual health status, area of residence, and longevity. Assumes individuals do not have employer-provided retiree health care coverage, but do qualify for Original Medicare. The calculation takes into account cost sharing provisions (such as deductibles and coinsurance) associated with Medicare Part A and Part B (inpatient and outpatient medical insurance). It also considers Medicare Part D (prescription drug coverage) premiums and out-of-pocket costs, as well as certain services excluded by Original Medicare. The estimate does not include other health-related expenses, such as over-the-counter medications, most dental services and long-term care.
7. Filling Gaps in Medicare. www.medicareinteractive.org/get-answers/filling-gaps-in-medicare. Medicare policies are sold by private companies to cover some of the health care costs that Original Medicare doesn’t cover, like copayments, coinsurance, and deductibles.
9. Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.
10. Referred to as Single Premium Immediate Annuity or SPIA in the contract and on related forms.

MetLife Fixed and Income Annuities, like all annuities, are insurance products and are not insured by the FDIC, the NCUSIF or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All MetLife Fixed and Income Annuity product guarantees are made solely by the issuing insurance company and are subject to the issuing insurance company’s claims-paying ability and financial strength.

Like most annuity contracts, MetLife Fixed and Income Annuities have limitations, exclusions, termination provisions, and terms for keeping them in force. All contract guarantees and annuity payout rates are backed by the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none make any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company does not back the financial strength of the broker/dealer or any of its affiliates. Please contact your financial professional for complete details.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting advisors as appropriate.

MetLife Fixed Annuity FA is issued by MetLife Insurance Company USA on Policy Form 8210 (01/02) and in New York, only by First MetLife Investors Insurance Company on Policy Form 6-1001-1 (05/14). The Single Premium Immediate Annuity is issued by MetLife Insurance Company USA on Policy Form Series MLIU-SPIA (07/06) and in New York, only by First MetLife Investors Insurance Company on Policy Form Series FMLI-SPIA (07/06) (collectively and singly, MetLife).