

FOR MANY "IFS" IN LIFE, THERE IS A SOLUTION.

Throughout your life you will encounter many different milestones and challenges. Many will be financially related, and the more informed you are, the more confident you will feel about the decisions you make. Use this checklist as your guide to taking control of your financial future and contact your financial representative today to discuss how you can better prepare yourself for the "ifs" in life.

if

I'm just beginning to make money and need help investing it.
 We need to live on our savings for a year.
 I want to enjoy the life I build.
 I need to plan for the future today.
 We have large health care expenses.
The twins got into college.
 We need to live on our savings for a year.
 The kids are moving out.
 The in-laws are moving in.
 My business is outgrowing its space.
 My savings and investments don't keep up with inflation.
 We may have unexpected expenses.
We need to protect our principal.
 My husband is taking early retirement.
 We want to see the world with grandchildren.
 I want to stay in the house where I raised my children.
 I need to focus on the paperwork.
 We need to build a plan.

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Financial Independence and Security Checklist

For every stage of a woman's life



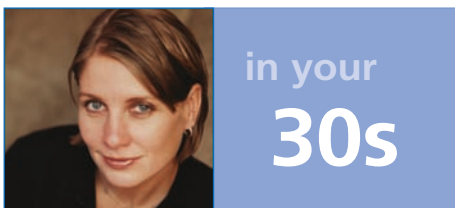
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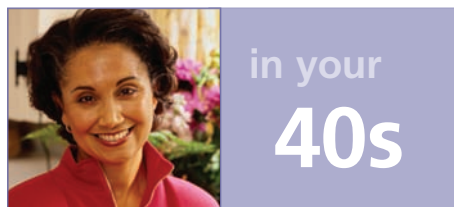


- ❑ Open checking and savings accounts if you don't have them.
- ❑ Start an emergency fund. You should have three to six months pay saved up in case you run into financial surprises.
- ❑ Sign up for your company's 401(k) if there is one. Contribute at least the minimum percentage needed to qualify for the full employer match, if available.
- ❑ Limit yourself to one credit card for emergencies, and pay the balance each month. If you have already built up credit card debt, put as much money toward paying it down as quickly as possible, starting with the highest interest rate card first.
- ❑ Learn to make a budget and use it.
- ❑ Work on paying down any student loan debt.
- ❑ Check your credit report to make sure there are no discrepancies. Now is a good time to obtain a baseline credit score, and make adjustments if necessary.
- ❑ Locking in a low rate on your life insurance and disability income insurance at an early age can save you money later.

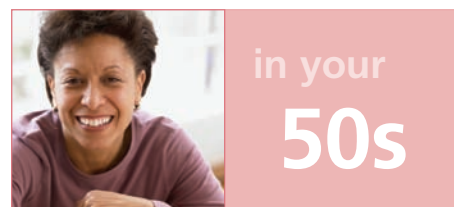


- ❑ Continue contributing to your 401(k) plan or IRA.
- ❑ Take a look at how your 401(k) plan or IRA money is invested. At your age, you may be able to afford to put your money into more aggressive investments.
- ❑ If you're buying a home, aim to put down 20% to avoid the cost of mortgage insurance. Your mortgage payment should be no more than 28% of your monthly income (based on lender guidelines).
- ❑ If you've started a family, consider buying life insurance that will protect them financially if you die unexpectedly.
- ❑ Take out a disability income insurance policy if you don't already have one. If at some point you become disabled and are unable to work, it can replace a portion of your income and help pay your bills.

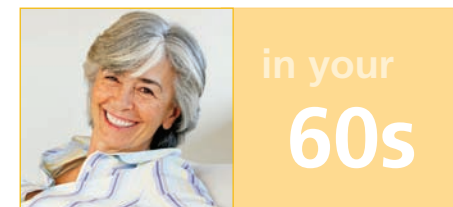
- ❑ Make sure you have enough car and homeowner's insurance. You can often get discounts if you use the same insurance company for both.
- ❑ If you rent, purchase renter's insurance to cover your losses in the event of theft, a fire or other disasters.
- ❑ Work with a lawyer to establish a will, and to address any other estate planning needs you may have.



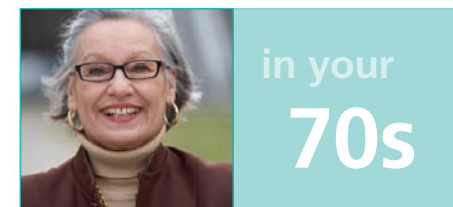
- ❑ Review your life insurance policies to be sure you have the right amount of coverage and the right type as your needs may have changed.
- ❑ Work with your financial representative to set specific retirement savings goals.
- ❑ Take a look at how your 401(k) plan or IRA money is invested. Your investment objectives may have changed and your underlying investments may need to be updated to better reflect your goals.
- ❑ Check the names of your beneficiaries and heirs listed on your will, life insurance and financial accounts including all retirement accounts to make sure they are up to date.
- ❑ Make sure you are adequately covered by disability income insurance.
- ❑ Explore your options for long term care insurance.



- ❑ Revisit your retirement savings goal to make sure it still makes sense.
- ❑ If you're behind on saving, you can catch up by taking advantage of higher contribution limits in 401(k)s and IRAs.
- ❑ Review your estate plan to make sure it is up to date with changes in your life and current laws. Confirm that executors and guardians are still properly chosen.



- ❑ Consider your retirement income strategy. Determine whether you can live off a small percentage of your retirement assets and continue investing the majority, or if you're ready to begin receiving an income stream.
- ❑ At retirement, keep your 401(k) assets in your employer's plan if that's an option, or roll your balance to an IRA to retain the tax benefits.
- ❑ If you earned a traditional pension, compare the payout options and make sure your choice doesn't exclude you from other retiree benefits.
- ❑ Find out when you can receive your full Social Security benefit. You may want to hold off on collecting your benefit up to age 70 to increase your monthly payout.



- ❑ If you have a traditional IRA that you have yet to make withdrawals from, you *must* start taking money out after age 70½ in order to avoid a large tax penalty.
- ❑ Take a serious look at how you want to be remembered, in the form of inheritances or gifts to charity. Consult with your financial representative about how to leave a legacy in the most efficient way.
- ❑ Start collecting Social Security at age 70 if you had chosen to delay your benefit.

MetLife does not provide tax or legal advice. Please consult your tax advisor or attorney for such guidance.

While diversification through an asset allocation strategy is a useful technique that can help manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or protect against loss.