Morningstar[®] Annuity Intelligence[®]

Morningstar[®]Annuity Intelligence[™] makes offering variable annuities, fixed indexed and fixed annuities to your clients easier than ever. It provides the key information needed to make intelligent annuity decisions and to communicate your insights to your clients and prospects. It's a research, compliance, and sales tool, all in an intuitive, user-friendly format.

Powerful Annuity Research

You can use Annuity Intelligence to understand annuity products more quickly and effectively. With its plain-term descriptions of annuities and riders, it makes complex provisions easier to understand. It can help you uncover the strengths and weaknesses of a product and get quick and accurate answers to your questions about fees, surrender charges, contract titling, and more. Annuity Intelligence gives you the knowledge base to increase sales by using annuities more effectively in planning scenarios.

An Intuitive, Easy-to-Use Tool

With convenient, online access and multiple search capabilities — including carrier name, product name, rider type, and share class — Annuity Intelligence lets you create meaningful, side-by-side comparisons for up to three products at once. It allows you to quickly narrow down a large universe of offerings to find the most appropriate solution for the specific needs of a client.

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Better Client Service

Morningstar Annuity Intelligence supports your client service efforts by providing guidance on topics such as spousal continuation, proper contract structure, the impact of withdrawals, RMDs, and more. You can use its easy-to-understand descriptions of benefits to create your own talking points for client meetings and presentations. Best of all, by eliminating time-consuming calls to the annuity sales desk and the need to dig through prospectuses, it leaves you with more time to manage and grow your business.

Morningstar Annuity Intelligence offers a wealth of annuity information in an easy-to-use format.

Lifetime Sec	ince Compa aurity	ny								
Annuity Prof	ile Report									
Contract Informati	on		Contract Opera	ation						
Share Class	В		Controlling Life: (Controlling Life: Owner						
Prospectus Date	10-07-2011		Owner	Joint Owner	Annuitant	At Death of		Contract Pays to		
Supplement Date	02-13-2012		Husband	Wife	Husband		Husband	Surviving Joint		
)ate of Last Update	02-24-2012		Husband	Wife	Husband		Wife	Owner Surviving Joint		
AM Best Rating A+ (as of 11-17-2011)		nasuanu	TTIC	rusudilu		*****	Owner			
Website www.metlifeinvestors.com		Husband	Blank	Wife		Husband	Primary Beneficia			
^o hone Number	(888) 776-6710		Husband	Blank	Wife	Wife		No Payout		
State Availability	NY, PR & VI. Check	Available in all states except GU, NY, PR & VI. Check with carrier for current state availability.		Blank	Husband		Husband	Primary Beneficiar		
Surrender Schedu	le		Spousal Benef	fits and Continuatio	n					
Duration (Years) 7		Can either spous	Can either spouse trigger the Guaranteed Death Benefit? Yes							
Surrender Charge 7, 6, 6, 5, 4, 3, 2		If spousally conti	inued is death benefit		Yes					
Schedule (%)		If spousally continued is CDSC waived? No								
Free Withdrawals 10% of purchase payments (systematically during the first		Sample Titling for Obtaining Spousal Benefits on a Non-Qualified Contract								
	year) plus all earnings		Owner	Joint Owner	Annuitant Jo		Primary Beneficiary	Secondary Beneficiary		
Expenses and Fee	\$		Husband	Wife	Husband or Wife	N/A	Anybody	Anybody		
Mortality and Expense Risk (M&E) 1.05		* note								
Administrative Charge 0.25										
Distribution Charge 0.00		Issue Ages an	d Contributions							
Total Annual Expense 1.30		Plan Type	Min-Max Age	Life(ives)		Initial	Subsequent			
Annual Contract Fee \$30		\$30	Qualified	0-85	\$2,000		-	\$500		
Anniversary Contract Fee at \$50,000		Non-Qualified	0-85	\$5,000	Oldest Owner		\$500			

Morningstar[®] Annuity Intelligence[™]

Quantify Income Benefits

Morningstar Annuity Intelligence calculates and displays the amount of guaranteed income for each living income benefit, making it easy for you to evaluate what's best for your client.

Present Client Friendly Reports

Multiple FINRA reviewed and filed reports in simple terms that allow you to educate clients about annuities, support exchanges, improve suitability, and increase sales.

Quantify Expense Amounts

Add-on the optional expense analyzer translates fees and charges into dollars and cents, so you can enhance suitability as you educate the client on features and costs.

Stay in Full Compliance

For compliance professionals, Annuity Intelligence offers support of the suitability and review process. It prevents titling disasters with a section that focuses on contract titling and spousal continuation, information that is simply unavailable elsewhere. Replacement sales are streamlined with an optional addon feature that automates your replacement form to pull historical contract information, ensuring accurate and complete 1035 replacement paperwork. The side-by-side product comparisons help assure the suitability of contract exchanges and replacements. And for sales to seniors, each benefit page addresses "issues with older ages," highlighting milestone dates.

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Use Morningstar Annuity Intelligence to enhance knowledge, improve suitability, and increase sales.

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M RNINGSTAR®

Morningstar[®] Annuity Intelligence[™]

Enhanced Experience with Fixed Indexed and Fixed Annuity Data

Morningstar consistently reinvests in its tools with data and content to address the ever changing regulatory environment and to meet advisor and investor needs. The most recent enhancement is the addition of Fixed & Fixed Indexed Annuity data.

Explanation of complex annuities in simple terms broken down into three key components:

- Contract Details
- ► Benefit Details
- Crediting Strategy and Rate Data

Powerful Fixed Annuity Research

► Continual increase in coverage of open Fixed Indexed and Fixed annuity products and data providers.

► Screening capability on Contracts and Crediting Strategies for Fixed Indexed Annuities.

► Screening capability on Contracts and Rates for Fixed Annuities.

 Produce and present easy to understand reports that follow similar compliance and disclosure standards as Annuity Intelligence's Finra-reviewed Variable Annuity reports.

Morningstar Annuity Intelligence offers a wealth of fixed annuity information in an easy-to-use format.

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