

# FACT SHEET – GISELLA BELLO AND JOHN COLEMAN, METLIFE

## COMPANY PROFILE:

MetLife, Inc. is a leading provider of insurance and other financial services to millions of individual and institutional customers throughout the United States. Outside the U.S., MetLife companies have direct insurance operations in Asia Pacific, Latin America and Europe.

For 140 years, MetLife has been insuring the lives of the people who depend on us. Our success is based on our long history of social responsibility, strong leadership, sound investments, and innovative products and services.

## INDIVIDUAL BIOS:

Attached

## PRODUCT/SERVICES:

### For Individuals:

**Life Insurance** – Term, Whole Life, Universal and Variable Life

**Disability Income Insurance** – Protects your income against loss from illness or disability.

**Long Term Care Insurance** – Helps provide dignity in your golden years

**Mortgage Protection** – Through Life or Disability Income Insurance

**Estate Analysis** – Make our family, not Uncle Sam, the beneficiaries of your estate.

### For Business Owners:

**Group Health/Dental Insurance** – We have a plan to suit your needs

**Voluntary Permanent Life Insurance** – Life insurance for employees with no cost to employer.

**Long Term Disability** – Insuring your income for a long period of time.

**Buy-Sell Agreement Funding** – Partnership protection for the business.

**Key Person Insurance** – Protection against loss of key employees due to death/disability.

**Overhead Expense Insurance** – Pays your bills while you are disabled.

**Executive Compensation Plans** – Tax-free benefits

## IDEAL CLIENT:

An individual interested in a free financial-needs analysis or insurance portfolio review.

Any individual going through life changing events, i.e. new baby, new house, new job, divorce, etc.

A small business owner interested in group employee benefits, insurance products, retirement planning and business succession/estate planning.

## KEY QUESTIONS:

How much life insurance do you own? What type of policies? When they were last reviewed? Have you ever quantified the need?

How much disability coverage do you have? Do you know what type of coverage?

Do you have a feel as to how much your estate will have to pay for estate taxes?

What would happen to your business in the event you become disabled, retired or died?

Do you plan to keep the business in the family or sell the business when you die?

Have you recently reviewed your health/dental insurance coverage?

Would you be interested in employee benefits at no cost to you?

## GOOD REFERRAL:

Individuals with assets

Individuals going through life changing events

Attorneys: Estate, Business, Divorce, Personal Injury

Property & Casualty Broker

Mortgage Broker

Accountants