



## Lower Term Premiums Make MetLife Even More Competitive<sup>1</sup>

MetLife's Guaranteed Level Term re-price, that took place in July, brings significant reductions in many cases.

MetLife's recent reprice of Guaranteed Level Term (GLT) resulted in generally lower rates on 10-year, 15-year and 20-year term, but there are areas where premium rate reductions were significant including, but not limited to<sup>2</sup>:

| 20-Year GLT                                  | Old GLT Premium | % From Best | New GLT Premium | % From Best | Premium Reduction |
|--|-----------------|-------------|-----------------|-------------|-------------------|
| Female, Age 45, Elite Plus, \$1,000,000 Face | \$1,159         | 29.50%      | \$929           | 3.80%       | <b>20%</b>        |
| Male, Age 45, Elite Plus, \$1,000,000 Face   | \$1,459         | 26.32%      | \$1,199         | 3.81%       | <b>18%</b>        |
| Female, Age 65, Standard, \$500,000 Face     | \$7,214         | 20.45%      | \$5,989         | 0.00%       | <b>17%</b>        |
| Male, Age 65, Standard, \$500,000 Face       | \$10,514        | 11.57%      | \$9,424         | 2.33%       | <b>10%</b>        |

In addition to competitive pricing on Guaranteed Level Term, MetLife currently offers one of the leading conversion privileges in the industry and all guarantees are backed by the strength and stability of MetLife Investors USA Insurance Company and in New York by First MetLife Investors Insurance Company.

For more information, contact the life insurance sales desk.

1. In general, rates have been reduced, but there are certain instances where rates have increased. Contact us today for details.

2. This information, current as of 10/04/11, is derived from Compulife Software, Inc. products, which compare data from the following companies: Banner (OPTerm); Protective (Secure-T); ING (TermSmart); Lincoln Benefit (TrueTerm); Lincoln National (LifeElements); American General (Select-a-Term); Genworth (Colony Term UL); Prudential (Term Essential); West Coast Life (Secure-T); AXA Equitable (Equitable Term); Transamerica (Trendsetter Super & TransTerm UL); MetLife Investors USA (GLT); John Hancock (Level Premium Term); Hartford (Term); Guardian (Level Term Gold); NYLIFE of Arizona (Level Term); New York Life (Level Premium Term); Northwestern Mutual (TT Level Term). This information cannot be guaranteed and is subject to change. This information is for producer use only. It is not to be shown to the public or to clients in any form or reproduced in whole or in part.

Term Life Insurance Products:  
• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency  
• Not Guaranteed By Any Bank Or Credit Union

Guaranteed Level Term is issued in all states except New York by MetLife Investors USA Insurance Company, Irvine, CA 92614 and in New York only by First MetLife Investors Insurance Company, New York, NY 10166. All are MetLife companies. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. October 2011

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