

METLIFE'S EQUITY ADVANTAGE VARIABLE UNIVERSAL LIFE (VUL) GUARANTEED MINIMUM DEATH BENEFIT RIDER REPRICE

Effective September 26, 2011 the Guaranteed Minimum Death Benefit (GMDB) Rider on Equity Advantage VUL will be repriced. The GMDB Rider offers two death benefit guarantee options: To Age 85 and To Age 121. This reprice will improve the competitiveness of Equity Advantage VUL with significant decreases in the GMDB premiums for many cases. Highlights of the changes include:

- Lower **GMDB to Age 121** premiums for most cases with Death Benefit Options A (Level) and C (Variable to Age 65, then Level)
 - 10 - 35% reduction for non-smokers and preferred smokers ages 18-75
 - 10 - 30% reduction for standard smokers
 - No GMDB 121 premium changes for Death Benefit Option B (Variable)
- Lower **GMDB to Age 85** premiums for all Death Benefit Options
 - 10 - 35% reduction for non-smokers and preferred smokers ages 18-60
 - 10 - 25% for standard smokers ages 18-45
- No GMDB 121 or GMDB 85 premium changes for issue ages 0-17 or Face Amounts below \$100,000
- No investment restrictions - All 62 funding options available
- While the GMDB Rider premiums are decreasing, most issue ages and face amounts will see an increase in the monthly GMDB Rider charge that is part of the Monthly Deduction. The new rates will be between \$.03 and \$.14 per \$1,000 of net amount at risk.

Please carefully review the transition dates below to determine which rate will apply when submitting Equity Advantage VUL applications with the GMDB Rider. Please note that only the GMDB Rider is being repriced. The base policy's GMDB premium rates for the 5 year, 20 year and Age 65 options are not changing with the Rider reprice.

Important Transition Dates

DATES	ACTIONS
September 13 th	New GMDB Rider rates available in the illustration software. Old GMDB Rider rates are no longer available in the illustration system.
September 25 th	Last date for applications to be signed to receive the old GMDB Rider rates.
September 26 th	NEW GMDB Rider rates go into effect.
October 24 th	Last date for applications signed Sept 25, 2011 and earlier to be received in good order at the Home Office to receive the old GMDB Rider rates.

All applications signed and dated Sept 26, 2011 and later will receive the new GMDB Rider rates. For cases submitted via our Tele-Application process, the application date is the date that the interview(s) with the owner(s) are completed. There will be no transition period to offer both old and new GMDB Rider rates. If an illustration for the old Rider rates is needed after September 13th, please contact the Life Sales Desk.

State Availability

The new rates are approved in all jurisdictions.

Prospectus Supplement

There will be a new prospectus supplement outlining the changes to the GMDB Rider. This new prospectus supplement must be provided to all clients applying for Equity Advantage VUL and its date identified on the Variable Life Supplement to the Application (even if they are not applying for the GMDB Rider). A letter will be sent to all Equity Advantage VUL policyholders that are eligible to re-issue the policy with the new GMDB Rider (issue dates of July 27, 2011, and later).

Submitting Cases Prior to September 26, 2011

In order to receive the new GMDB Rider rates, the producer must indicate with the submission that the new rates are requested. The policy must be issued on or after September 26, 2011. An illustration with the new GMDB Rider rates will be required. An amendment to change the application date will be required upon delivery of the revised policy.

Pending cases with the old GMDB Rider rates

Producers must notify the Home Office Case Managers that the newer rates are requested. A revised sales illustration will be required. An amendment to change the application date will be required upon delivery of the revised policy.

Re-issuing Existing Equity Advantage VUL Policies (September 26, 2011 and later)

Normal reissue rules and guidelines apply and are highlighted below:

- Within 60 days of the original issue date, producers may request a reissue of a policy to receive the new GMDB Rider rates, generally with no additional underwriting. For this request, please send an e-mail to your designated Case Manager.
- A revised illustration will be required showing the new GMDB Rider rates. An amendment to change the application date will be required upon delivery of the revised policy.
- If the original policy was issued and paid (placed), the effective date of the new policy will be the same as the effective date of the old policy. All premium(s) paid on the original policy will be moved to the new policy with the same premium effective date(s).
- Any compensation paid on the original policy will be charged back and new compensation will be paid on the re-issued policy.
- If the original policy was issued without advance payment (COD), the new policy placing premium must be collected and submitted with the reissue request. The Policy effective date will be equal to the premium receipt date unless a backdated policy was requested. If a backdated Policy effective date was requested, sufficient premium must be collected to bring the policy to a current date.

Existing Policies with the GMDB Rider

The new GMDB Rider rates are not available to enforce Equity Advantage VUL policies. The GMDB Rider can not be added after issue except as a re-issue as outlined above.

Compensation

There will be no changes to Target Premiums or compensation as a result of the GMDB Rider reprice.

FOR MORE INFORMATION, CONTACT THE LIFE INSURANCE SALES DESK.

Equity Advantage Variable Universal Life is issued in all states except New York by MetLife Investors USA Insurance Company and in New York only by Metropolitan Life Insurance Company. MetLife Investors USA Insurance Company and Metropolitan Life Insurance Company are wholly owned subsidiaries of MetLife, Inc. Products are distributed by MetLife Investors Distribution Company (MetLife Investors), Irvine, CA. All are MetLife companies. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. August 2011

Life Insurance Products:

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value