Premium Caps on GAUL and LASUL Policies

Effective March 30, 2012, MetLife will update its issue limit rules to implement premium caps on Guarantee Advantage UL® and Legacy Advantage SUL℠ policies, applied for both with or without a coverage continuation rider. These new issue rules will limit premiums to eight times the target premium. In anticipation of this change, on February 24, 2012, the illustration system will be restricted and will no longer illustrate premiums in excess of eight times target. **Any policies with premiums in excess of eight times target must be illustrated prior to February 24, 2012 and applications on these policies must be submitted to the home office in good order by March 30, 2012. Policies illustrated with premiums in excess of eight times target after February 24, 2012 or received after March 30, 2012, will be rejected.**

Ten-year Treasuries have been averaging three percent over the last two years, well below their long-term historical average. Further, in the last few months since our recent re-price, Treasuries have fallen more than 100 basis points. As a result, MetLife is challenged with investing upfront premiums at low rates and desires to reduce the amount of premiums that it receives in the current low interest environment. Given the expectation that rates will improve, the risk on recurring premium policies is less, as MetLife may invest future premiums at potentially higher rates.

Please carefully review the transition dates below and click on the FAQs for additional information.

Dates	Actions
February 24, 2012	MetLife's illustration software will be updated to reflect the new issue limits
March 30, 2012	Last date for applications for policies with any annual premiums that exceed the cap to be received in good order in the home office • All application questions must be fully completed. • All necessary documentation must be submitted with the application, including meeting Reg 60 (replacement) requirements in NY, if needed. • The application must be signed, dated and witnessed by all required parties. • Any applications with annual premiums higher than eight times target received in the home office after March 30, 2012 will not be accepted under any circumstances, regardless of the application sign-date.

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MetLife remains committed to offering a full suite of life insurance products that meet our clients' needs.

We are proud of our long-standing tradition of providing our policyholders with the coverage they need, and remain committed to making decisions that will ensure we continue to do so. Our financial strength and stability provide our policyholders with assurance that we will deliver on our promises – for life.

For more information, contact the life sales desk.

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

Guarantee Advantage Universal Life is issued by MetLife Investors USA Insurance Company, 5 Park Plaza, Suite 1900, Irvine, CA 92614 on Policy Form Series 5E-34-07 and in New York only by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 on Policy Form Series 1E-34-07-NY. Legacy Advantage Survivorship Universal Life is issued by MetLife Investors USA Insurance Company, 5 Park Plaza, Suite 1900, Irvine, CA 92614 on Policy Form Series 5E-32-05 and in New York only by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 on Policy Form Series 1E-32-05-NY. MetLife Investors USA Insurance Company (MetLife Investors) and Metropolitan Life Insurance Company are wholly owned subsidiaries of MetLife, Inc. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. January 2012

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