



Strength, Stability Set MetLife Apart on Big Cases

Reinsurance capacity drives large sales

Strong, stable, and set apart, MetLife provides guarantees that your clients can rely on and a brand that they know and trust.

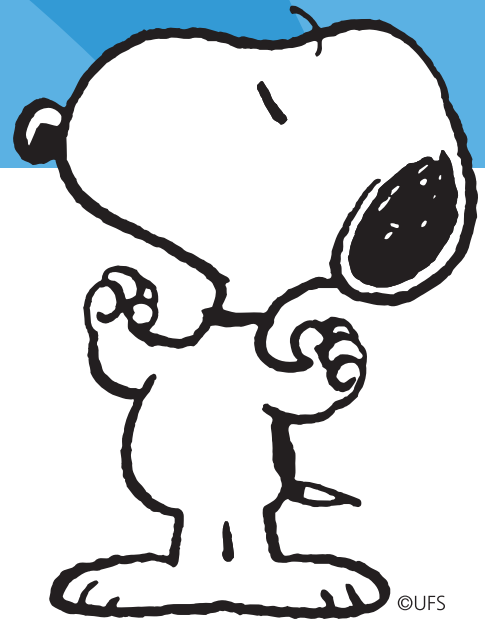
And today, when a “flight to quality” finds clients looking for an insurance carrier that can deliver on its promises, MetLife has distinguished itself from other companies with a long history of meeting its obligations.

Recently, several independent producers have cited MetLife’s financial stability, ease of doing business and commitment to customer focus as the key drivers of their sales. These producers say that their clients’ perception of MetLife’s overall value has dominated recent decisions on whether to place large books of business with one carrier or several.

When your wealthy clients need more coverage, MetLife delivers, **with a total capacity of \$134 million** -- through a combination of retention and reinsurance -- that positions the company as a leader in total capacity and one of only a handful of companies that can even accommodate cases of this size.

In one case, a middle-aged woman with a net worth of \$800 million and \$358 million of life insurance in force came to MetLife looking for \$47 million in additional coverage, because she was in line for a large inheritance and needed the extra coverage.

After careful review, our underwriters sent the case to one of our reinsurance partners, who agreed with our underwriting and took on the entire risk. The result was a \$47 million Guaranteed Advantage Universal Life policy, issued with an annual premium of nearly \$290,000.



continued

Two other recent cases also highlight MetLife's financial underwriting strength and massive reinsurance capacity:

Betty, 42, owns a large family business in the Southwest. She has a net worth of \$34 million, an annual earned income of more than \$4 million, and just over \$1 million in unearned income. With \$54.5 million of life coverage in force, Betty applied for \$40 million more. Working with a reinsurer, MetLife's underwriters looked at the case and agreed to take the entire risk, approving a MLI-30 Term contract with an annual premium of \$50,069.

Rodney, 46, is the owner and president of a venture capital firm. He has a net worth of \$100 million, an annual income of \$2 million, and inforce life coverage of \$50.5 million. He came to MetLife with two applications for \$52 million in additional coverage. One reinsurer has agreed to accept \$40 million; another agreed to take \$4 million. The result: MetLife approved two Guaranteed Advantage Universal Life contracts with estimated annual premiums in excess of \$500,000.

Combined with some of the highest financial strength ratings in the industry and the stability of a historical commitment to fulfilling its obligations, MetLife's total capacity makes it the premier carrier for large and complex cases.

Through countless bear markets, downturns and recessions, MetLife has kept its promises, met its obligations and remained a strong, trusted source of protection. With more than 70 million customers worldwide, MetLife's financial strength, its enormous reinsurance capacity and its competitive, responsible underwriting are just three great ways MetLife sets itself apart.

Call your
MetLife
underwriter
today to
learn more!

Life insurance products are issued by MetLife Investors USA Insurance Company, Metropolitan Life Insurance Company and in New York only by First MetLife Investors Insurance Company. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company (MetLife Investors), Irvine, CA. **August 2009.**

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