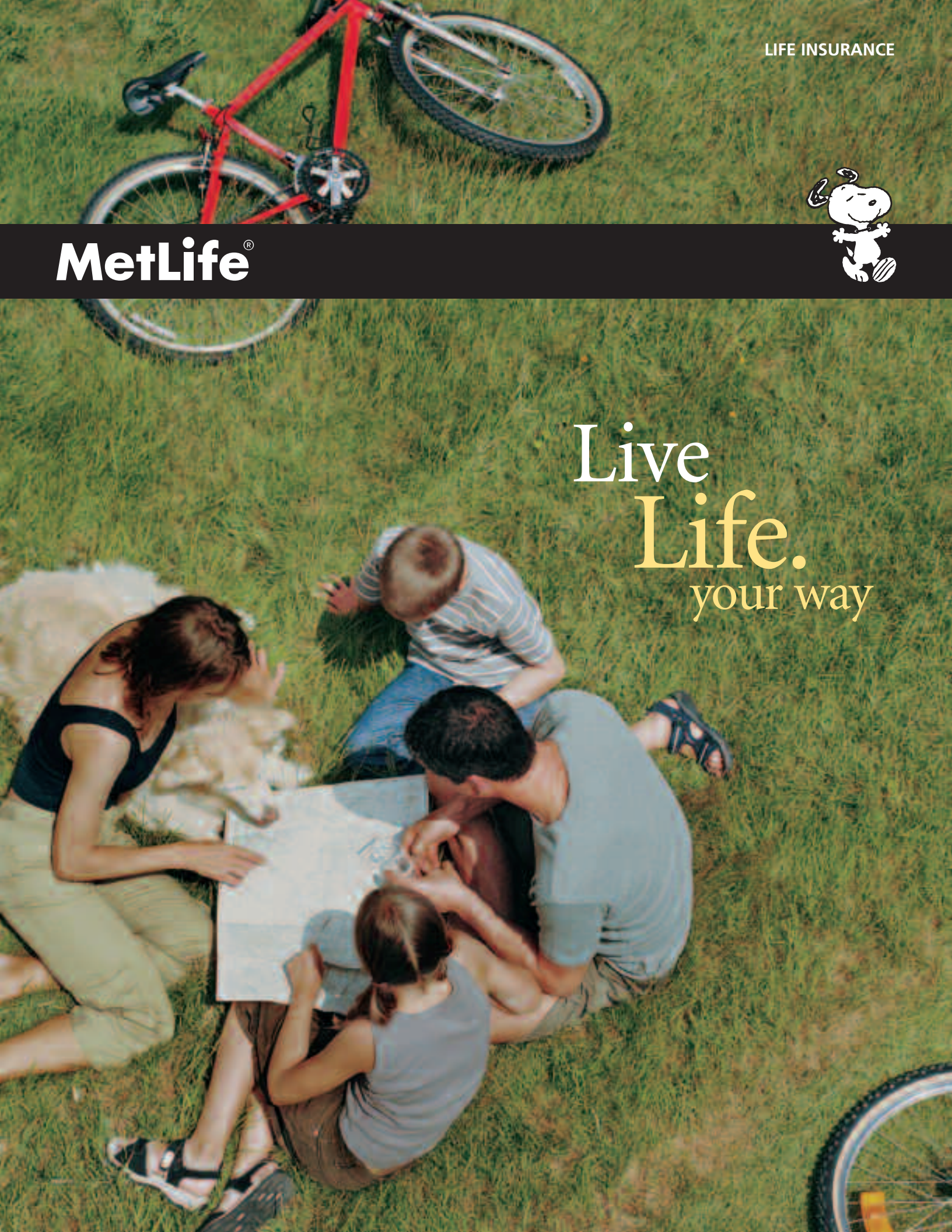


LIFE INSURANCE



MetLife[®]

Live
Life.
your way





Life.

your waySM

Strive to live your dream and plan for the “if” in life. Discover the flexibility of life insurance—protect, accumulate and transfer wealth now and in the future. Be free to live life, *your way*.

Accumulate, Preserve and Transfer

There is more to life insurance than you think.

While life insurance can provide a *financial resource* for your loved ones in the event of your death, certain types of life insurance can provide additional benefits while you are living.

In fact,

life insurance offers several options that allow you to choose the right policy for your particular situation and lifestyle.

THE PROMISE

Being able to protect your loved ones, even after your death, is one reason that so many people turn to life insurance. Helping your family maintain their current lifestyle with the steps you take now is a meaningful legacy. The comfort this assurance gives is immeasurable.





if PROVIDING FOR YOUR LOVED ONES IS IMPORTANT

Accumulate

Certain permanent policies allow you to build cash value and to withdraw or borrow against accumulated cash value. Withdrawals and loans will decrease your death benefit and should be used with care.

Tax-deferred cash value

As you build cash value with certain policies, you pay no taxes on the cash value accumulation.¹ Cash value can be accumulated for business or estate planning needs or to secure your dream retirement and your financial future when savings may not fully protect your family's standard of living.

Access to funds

Some policies allow you to withdraw, or borrow against, the cash value earned on the policy. This can come in handy to help with a down payment on a home, or for your child's college education. Certain tax advantages² exist in accessing cash value from a properly structured life insurance policy. Please consult your financial professional for more details.

Preserve

Life insurance can offer a good deal of flexibility in planning your financial future.

Security for your family

Although it may be unpleasant to consider, your family's need for income will continue even if you are not here to provide it.

Protecting wealth

You may have an estate to protect and a desire to transfer your accumulated wealth to your spouse, children and loved ones (transfers to your spouse are not subject to estate tax). A significant portion of your estate can be diluted by taxes and life insurance can help protect that legacy for your loved ones.

Business needs

Life insurance can help ease concerns about the future of your business. Your financial professional can help you craft a life insurance strategy to address business continuation, protection against the loss of a key executive, bonus plans and other business needs.

¹ Cash value accumulation is not guaranteed and may go up or down in value.

² Tax-free distributions assume that the life insurance policy is properly structured, is not a modified endowment contract (MEC), and distributions are made up to the cost basis and policy loans thereafter. Should the policy lapse or be surrendered prior to the death of the insured, there may be tax consequences. Loans and withdrawals will decrease the cash value and death benefit.

³ This document is designed to provide introductory information on the subject matter. MetLife does not provide tax and legal advice. Clients should consult their attorney and/or tax professional before making financial investment or planning decisions.

Life insurance offers flexibility in planning your financial future.

While life insurance can provide a financial resource for your loved ones in the event of your death, certain types of life insurance can provide additional benefits while you are living.

Transfer

Depending on the structure of the life insurance policy you choose, features may include:

An income tax-free death benefit to your beneficiaries

Generally the death benefit is paid to your loved ones without incurring income taxes.

Estate tax-free proceeds

With proper planning, you can set up a life insurance policy so that the death benefit is not included in your estate and therefore not subject to the estate tax. This will enable you to help ensure your family or favorite charity receives your legacy without feeling the impact of any additional estate taxes, which can significantly dilute your estate.³

Quicker payment to beneficiaries

By bypassing the often-lengthy probate process, life insurance benefits can be paid directly to your beneficiaries quickly to be used for funeral expenses or estate taxes. This feature may also help eliminate the need for the liquidation of other assets.

Check with your financial professional or tax professional for information on how recent and proposed tax laws may affect your financial strategy.

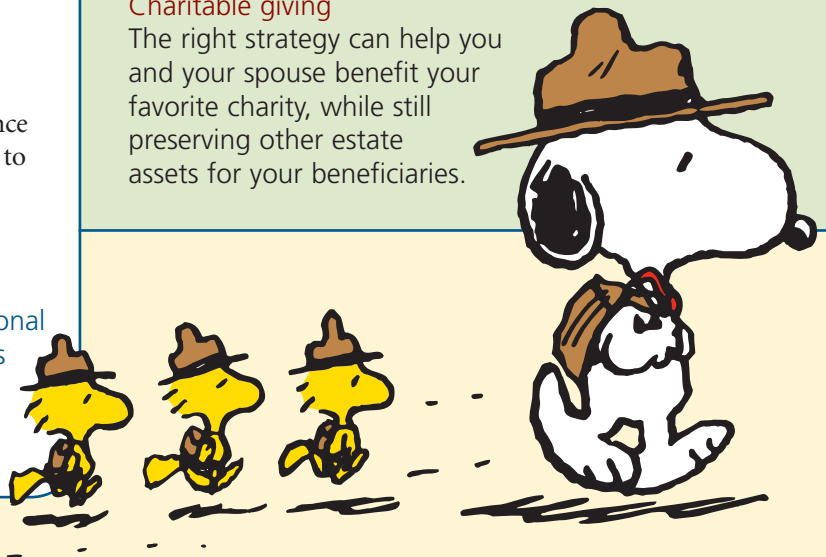
OTHER WAYS THAT LIFE INSURANCE CAN HELP YOU TRANSFER YOUR WEALTH INCLUDE:

Education funding

With the rising cost of education, many grandparents are contributing toward the cost of their grandchildren's educations. Life insurance can help to ensure that even if you and your spouse are gone, an education fund will be available.

Charitable giving

The right strategy can help you and your spouse benefit your favorite charity, while still preserving other estate assets for your beneficiaries.



Which type

of life insurance suits my needs?

The two basic types of life insurance

Because there are several types of life insurance available to meet different needs, the first step should be to identify your goals before choosing a policy.

You may want to ask yourself:

- Is protection for your family in the event of your death your main concern?
- Do you want to cover estate taxes?
- Accumulate funds for education?
- Or build supplemental income for retirement?
- How much risk am I willing to bear?
- Is flexibility an important consideration?

Term insurance is purchased for a specific period of time or term. Typically the annual premium remains level during that timeframe. The death benefit is paid if you die during the term of the policy. At the end of the term, coverage can usually be continued while premiums increase significantly each year. This type of policy generally has no cash value.

Permanent life insurance is structured to cover you for your lifetime and offers more variations, such as:

- **Whole Life** insurance provides guaranteed level premiums, guaranteed cash value and guaranteed death benefits. Whole Life is also eligible to receive annual dividends, considered a return of excess premium. Dividends are not guaranteed; however, if paid they may be used to increase the cash value and death benefits over time or even returned to the policyholder in cash.

	TERM	PERMANENT		
	Term Life	Whole Life	Universal Life	Variable Universal Life
Premiums	Level premiums for term of policy.	Guaranteed level premiums for life.	Flexible premiums for life.	Flexible premiums for life.
Cash Value	No	Yes	Yes	Yes ⁴
Loans/Withdrawals	No	Yes ⁵	Yes ⁵	Yes ⁵
Coverage	Specific term is defined by the policy selected. Generally 10, 15, 20 or 30 years.	Life ⁶	Life ⁷	Life ⁷
Investment Risk	None	Insurance Company bears risk.	Insurance Company bears risk.	Policyowner bears risk.
Commonly Used For	Income replacement	Income replacement/ supplemental income	Estate planning/ legacy planning	Supplemental income



if YOU WANT THE LIFE INSURANCE THAT SUITS YOUR NEEDS

⁴ Based on contract's funding and performance.

⁵ Loans and withdrawals will decrease the cash value and death benefit.

⁶ Provided all premium payments are made and loan indebtedness does not lapse policy.

⁷ Cash value must be sufficient to pay monthly deductions.

are term and permanent.

- **Universal Life** insurance has a cash value that is credited with interest at a current rate, as determined by the insurance company, with a guaranteed minimum interest rate. This type of policy features flexible premium payments and coverage stays in effect provided the cash value is enough to cover monthly expenses and cost of insurance charges.
- **Variable Universal Life** insurance provides a cash value that fluctuates based on the performance of the professionally managed funding options. Policies feature flexible premium payments and coverage remains in-force provided the cash value is enough to cover monthly expenses and cost of insurance charges. Typically this type of policy provides the greatest opportunity to accumulate cash value.

Both Universal Life and Variable Universal Life can offer guarantees either in the contract or through rider provisions. Guarantees keep the policy in force regardless of cash value. It is quite common for guarantees to limit cash accumulation in order to fund the guarantee. On Universal Life the effect can be so strong that the product can end up with little or no cash value.

Permanent life insurance is often a successful way to meet long-term financial goals because it can build cash value, unlike term insurance which generally does not.

Your financial professional can provide you with specific details to help you choose the right policy for your needs.

Guarantees apply to certain insurance and annuity products (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

For more information
about MetLife,
contact your
financial professional.

Why choose MetLife?

Integrity, strength and stability.

When buying life insurance, it is important to choose a financially strong company with a legacy of stability and leadership in the industry.

A Legacy of Integrity

MetLife has a history of integrity dating back to its founding in 1868, when it began helping people build financial security.

We are proud that we paid claims during the Great Depression, while banks were closing their doors.⁸ And proud that our leadership held true on September 11, 2001 when MetLife responded quickly and decisively to that tragedy with the first claim paid on September 14, 2001.⁹

A Respected Leader Today

Today, MetLife is one of the most respected companies in the industry with **over 70 million customers worldwide**.¹⁰

As a member of the Insurance Marketplace Standards Association (IMSA), MetLife is committed to the association's standards of honesty, fairness and integrity.

Life.

your way

⁸ Source: metlife.com, "Supporting Country and Community".

⁹ Source: Robert H. Benmosche, MetLife, Inc., Chairman & CEO, July 1998 to March 2006, Public Statement 9/14/01.

¹⁰ June 2006.

Please note: This document is designed to provide introductory information on the subject matter. MetLife does not provide tax and legal advice. Clients should consult their attorney and /or tax advisor before making financial investment or planning decisions.

A prospectus for variable life insurance issued a MetLife Insurance Company and for the investment portfolios are available from your financial professional or in the life insurance sales kit. The contract prospectus contains information about the contract's features, risks, charges and expenses. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

MetLife variable life insurance policies have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than its original value. All product guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

Life insurance is medically underwritten. You should not cancel your current coverage until your new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require a medical examination. Surrenders may be taxable. You should consult your own tax advisors regarding tax liability on surrenders.

Guarantee Advantage Universal Life (GAUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-30-04 and in New York, only by Metropolitan Life Insurance Company on Policy Form Series 1E-30-04-NY. Legacy Advantage Survivorship Universal Life (LASUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-32-05 and, in New York, only by Metropolitan Life Insurance Company on Policy Form Series 1E-32-05-NY. Universal Advantage Universal Life (UAUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-31-05 and, in New York, only by Metropolitan Life Insurance Company on Policy Form Series 1E-31-05-NY. Guaranteed Level Term is issued by MetLife Investors USA Insurance Company on Policy Form 5E-21-04 and in New York only by First MetLife Investors Insurance Company on Policy Form #5E-21-04-NY. MetLife Variable Life Policy Form #TL-15598 (L-15598 in New York), MetLife Variable Life Accumulator 3 Policy Form #TL-15598 (L-15598 in New York) and MetLife Variable Survivorship Life II Policy Form #TL-15847 (L-15847 in New York) are issued by MetLife Insurance Company of Connecticut. MetLife Investors Class VL Variable Life is filed on Policy Form Series CLP001 and is issued by MetLife Investors Insurance Company. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. All products are distributed by MetLife Investors Distribution Company (MetLife Investors). December 2008

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

MetLife®

Metropolitan Life Insurance Company
First MetLife Investors Insurance Company
200 Park Avenue, New York, NY 10166

MetLife Insurance Company of Connecticut
1300 Hall Boulevard
Bloomfield, CT 06002

MetLife Investors USA Insurance Company
MetLife Investors Distribution Company
5 Park Plaza, Suite 1900
Irvine, CA 92614