

MetLife



Employee benefits
that fit.

CONFIDENTIAL

The Benefit of Working with a Leader in the Employee Benefit Marketplace...

MetLife's financial strength ratings are among the highest in the industry²—we are positioned to meet our obligations to you and your employees today and in the future. By choosing MetLife and its affiliates, you are working with companies that are committed to doing things right—making your job simpler and easier.

Striving to Provide Extraordinary Service and Innovative Solutions

At MetLife, we've developed a culture that seeks to promote job satisfaction and growth opportunities for our service associates. Because of this, we're able to retain a quality workforce, which, in turn, provides you with an extraordinary service experience.

People and Experience That Set Us Apart

At MetLife, you'll find that our people truly differentiate us. Behind our products, technology, and administrative operations stand the people who strive to deliver extraordinary service every day. Regardless of company size or the MetLife Enterprise products you or your employees have, you can count on working with service associates who have the experience to do what's right.

Service That Delivers Value at Every Stage

From implementation and eligibility to employee education, enrollment/application assistance, technical assistance, and payment of claims, with MetLife you can feel confident you've chosen wisely. With a focus on fundamentals and solving problems the first time, we aim to provide the most consistent service experience possible, adding value and convenience at every stage:

- Underwriting
- Implementation
- Contracts
- Employee Communications
- Enrollment/Application
- Eligibility
- Billing
- Claims



From implementation and eligibility to employee education, enrollment/application, technical assistance, and payment of claims, with MetLife companies you can feel confident you've chosen wisely.



Innovative Online Service Solutions that Simplify Benefit Management

MetLife also delivers a high-quality service experience to our customers³ and their employees through our ongoing commitment to technology and innovative online solutions. From the enrollment/application process to claim submission, MetLife Online Service Solutions help make benefit administration easier.

Our secure, state-of-the-art benefit Web sites offer convenient, real-time⁴ access to cutting-edge tools and useful resources that simplify administration for everyone involved in the benefit process and help optimize your benefit program(s).

- MetLink[®], for employers, brokers, and consultants
- MyBenefits, for employees
- MetDental, for dental care providers

Listening to What Our Customers Tell Us

At MetLife, we pride ourselves on delivering high-quality service. To ensure we continually deliver on this important aspect of our business, we conduct and carefully analyze results from annual account surveys. The results from our surveys help us gauge and monitor satisfaction levels, so we can stay ahead of the ever-changing benefit marketplace by improving our services to reflect the needs of our customers.

Products and Services That Support Work-Life Initiatives⁵

The following products and services are available to employees based on group size, underwriting rules, and state requirements. Please direct any questions about product availability to your broker, consultant, or MetLife representative.

Protection

- Group Auto and Homeowners Insurance Program⁶
- MetLaw[®]/Group Legal Plan⁷
- Critical Illness Insurance⁸
- Veterinary Pet Insurance⁹
- VisionSavings Eyecare Program¹⁰

Retirement Income Solutions¹¹

- Lifelong Income from MetLife
- Suite of fixed and variable income annuity products

Advice and Education

- MetLife Center for Special Needs Planning^{SM, 12}
- Financial Planning¹³
- retirewise[®]
- Transition Solutions

Solutions for a Global Workforce

MetLife's Multinational Solutions team has put together an array of solutions to help multinational employers support their international workforces.¹⁴ An important piece in the delivery of our international capabilities is MAXIS, our global employee benefits network of insurers in over 75 countries, strategically located in both mature economies and emerging markets. Developed by MetLife and AXA, the MAXIS network includes independent carriers, as well as MetLife and AXA subsidiaries that can offer access to life, disability, AD&D, medical, and retirement benefits.¹⁵ Whether your company has a significant presence overseas, or is expanding its global operations, we can work with you to help meet the needs of your employees worldwide.

With a focus on fundamentals and solving problems the first time, we aim to provide the most consistent service experience possible, adding value and convenience at every stage.

Multinational Solutions products and services include:

- Country-specific Plans offering your international operations valuable coverage tailored to the local needs and risk profile
- Multinational pooling that aggregates the financial experience of local plans to help spread risk and control costs¹⁶
- Expatriate and Third Country National Coverage for your employees in international locations
- Captive solutions allowing companies with a captive in place the ability to cede its international benefit risks to its captive subject to applicable law
- Travel assistance enabling employees to access travel and financial services, emergency medical assistance, identity theft solutions, and concierge services¹⁷



Group Life Insurance

MetLife's broad portfolio of group life products and services sets us apart by addressing the diverse needs of our customers, plan participants, and their beneficiaries—now, and as they evolve over time. From term life to permanent life¹⁸ solutions and features, we provide our customers the right benefit solutions, at the right time. MetLife provides benefits to over 90 of the top one hundred FORTUNE 500[®] companies—and 57 of these are Group Life customers.¹⁹

The following products and services are available to employers based on group size, underwriting, and state requirements. Please direct any questions about product availability to your broker, consultant, or MetLife representative.

Life Product Features

Group Life and Related Solutions

- Term Life: Basic, Supplemental, and Dependent Life Insurance solutions that serve as the foundational elements of a company's benefit offering and the building blocks of an employee's financial plan
- Permanent Life¹⁸: Group Variable Universal Life (GVUL) is life insurance protection combined with a tax-advantaged investment option for employees and Group Universal Life (GUL) is life insurance with a fixed savings component
- Special Risk: Accidental Death & Dismemberment (AD&D) and Business Travel Accident (BTA) Insurance provide benefits for covered accidents
- Retiree Life Funding Solutions
- Executive Life Insurance, Non-Qualified Executive Benefits

Available Value-Added Features and Enhancements

- Participant Features
 - Portability feature allows employees to take their coverage with them should they leave their employers.
 - Will Preparation Service²⁰ gives employees and their spouses/domestic partners access to Hyatt Legal Plans' nationwide network of over 11,000 participating attorneys to prepare or update a will at no additional cost.
 - Travel Assistance with Identity Theft Solutions,¹⁷ provided and administered by AXA Assistance USA, covers a range of services when traveling 100 miles or more from home, domestically and internationally, 24 hours a day, 365 days a year. Identity Theft Solutions is an additional benefit packaged with Travel Assistance that educates participants on preventing an occurrence and provides personal assistance and guidance to help alleviate the stress and time burden that victims face.
 - Accelerated Benefit Option (ABO)²¹ pays a portion of Group Life insurance coverage in advance to minimize the financial burden of medical expenses — up to 80% of the total insured amount.
 - MetLife Center for Special Needs Planning provides a host of planning services to families with children and dependents with special needs.

Beneficiary Services

- Delivering the Promise[®],²² addresses beneficiaries' financial questions and their personal needs for assistance and information during a very difficult time.
- The Total Control Account[®],²³ (TCA) is a life settlement option that helps beneficiaries manage life insurance proceeds.
- MetLife Estate Resolution ServicesSM,²⁰ offers beneficiaries, who are executors, access to personal legal consultation when executing the insured's will and estate through Hyatt Legal Plans' nationwide network of 11,000 participating attorneys.
- Funeral Planning Guide provides employees a resource in which they can outline their final wishes. It highlights details of their pertinent information and includes information for employees and their beneficiaries on how to plan for funeral costs, the death claim process, personal funeral preferences, and more.

Our Service Model

- Quality customer service through a dedicated team of life insurance professionals who only process Group Life claims
- MetLink[®] and MyBenefits online portals for employers and employees enable self-service access in connection with life insurance and other products

Proven Results

- 93% of beneficiaries are satisfied with the overall beneficiary claim experience²⁴
- 93% of group customers are satisfied with MetLife's implementation of their new plans²⁵
- 96% of customers are satisfied with MetLife overall²⁵

Product and Service Availability

- Available to groups with two or more employees
- Some programs and services have higher minimum lives requirements

MetLife provides benefits to over 90 of the top one hundred FORTUNE 500[®] companies—and 57 of these are Group Life customers.¹⁹



Group Dental Benefits

At MetLife, we go beyond what you'd expect from Group Dental Benefits. We understand what employees, their dependents, and retirees need and how they are using dental benefits. We integrate market trends, clinical research and practice protocols into our standard plans. Plus, we offer an education program designed to help employees make—and dentists promote—better choices about their oral health at costs that meet your company's financial goals.

MetLife Dental is backed by the commitment, knowledge, and financial strength needed to deliver a dental benefits plan that satisfies the needs of employers and their employees.

The following products and services are available to employers based on group size, underwriting, and state requirements. Please direct any questions about product availability to your broker, benefits consultant, or MetLife representative.

Dental Product Features

Products

- Preferred Provider Organization (PPO) plans, including Copay plans,²⁶ Graduating Dental Benefits,²⁷ and Full Service Dental for Retirees
- SafeGuard Dental HMO plans²⁸ (CA, FL, and TX only)
- Indemnity plans

Options

- MetLife Dental Health Manager^{SM, 29}
- Multi-Option Features: single, dual and multi-option features are available on some plans
- Funding arrangements, including: voluntary and employer-sponsored options; and fully insured and self-funded³⁰ options

MetLife's Preferred Dentist Program (PDP) (PPO plans only)

- Rigorous dentist selection process, as well as ongoing review of dentists' practice patterns
- More than 135,000 participating dentist locations—including more than 31,000 participating specialist locations³¹
- Negotiated fees accepted by participating network dentists generally range from 15%–45% below the average charges in a dentist's community. All dentists who participate in our PDP agree to accept MetLife's negotiated fees as payment in full for all covered services provided. Plus, our negotiated fees may extend non-covered services and services provided after the annual benefit maximum has been exceeded.³²

Quality Initiatives Program (QIP)

- Industry feedback and oversight by our Dental Advisory Council (DAC)—the longest-standing dental advisory council in the industry, founded in 1995³³
- Oral health maintenance and improvement through support of dental research, development of tools to enhance communication between dentists and patients, and creation of multi-language health history forms and patient risk assessments

- Patient education and communication that encourages participants to take a proactive role in their oral health with information to help them make better choices about dental care and be more aware of individual risk for dental disease

Our Service Model

- Dental-focused teams that deliver extraordinary service and innovative solutions
- Multi-channel claim intake *via* web, fax, phone, and mail
- MetLink and MyBenefits online solutions for employers and employees enable self-service
- MetDental.com can help dentists manage their businesses online

Proven Results

- Nearly 37,000 companies³⁴ offer dental benefits from MetLife
- PDP network turnover is consistently less than 1.5% per year, 1.40% in 2009³⁵
- 98% of PDP claims processed within 10 business days—with 99% accuracy³⁵
- MetLife's negotiated PDP fee discounts resulted in combined savings of plan payments and employee out-of-pocket costs of nearly \$1.4 billion in 2009³⁶

Product and Service Availability

- Available to groups with two or more employees
- Some programs and services may have minimum lives requirements

From the enrollment process to claim submission, MetLife Online Service Solutions help make every step of the benefit administration process easier.



Group Disability Insurance

A leading disability insurance carrier,³⁷ MetLife has more than 50 years of experience in helping to protect employees' incomes and over 10 years providing absence management solutions. With MetLife Disability you can expect more than disability benefits. We understand the goals of employers looking for ways to balance the burden of managing absences while enhancing the overall well-being of their workforces. Our blended and integrated approach was specifically developed to help employers achieve these goals.

MetLife offers productivity solutions that leverage the power of our broad portfolio of disability products, Total Absence ManagementSM solutions and Disability Health and Wellness Connection to create a unique offering that helps promote workforce productivity.

The following products and services are available to employers based on group size, underwriting, and state requirements. Please direct any questions about product availability to your broker, consultant, or MetLife representative.

Disability Product and Service Features

Short Term Disability (STD) & Long Term Disability (LTD) Insurance

- Disability definition that focuses on an employee's ability to earn an income³⁸
- Flexible provisions help control employers' benefit costs
- Return-to-Work Incentives such as: Rehabilitation Program Incentive, Family Care Incentive, Work Incentive, and Moving Expense Incentive
- Contributory or non-contributory plans for employers with 10 or more employees — Voluntary STD³⁹ and Voluntary LTD give employers a way to offer important coverage through their benefit programs without adding to their insurance costs.
- Administrative Services, Advice to Pay Service, and Salary Continuance available for employers with 500 or more employees
- Fully insured plans to accommodate state-mandated disability coverage in New York (10 or more employees), New Jersey, Hawaii, and Puerto Rico for employers with 500 or more total employees (and 10 or more employees within a mandated state); Administrative Services available for employers with 500 or more employees and who have a voluntary disability with paid family leave plan in California
- LTD Reserve Buy-Outs allow employers to transfer existing claim liability from self-funded LTD plans to MetLife

Total Absence ManagementSM Services⁴⁰

- Federal Family Medical Leave (FML) Administration
- State Leave
- Paid Family Leave
- Company-Sponsored FML
- Other Company-Sponsored Leaves

Disability Health and Wellness Connection⁴¹

Understanding the correlation between disability and health and wellness and focusing on integrating appropriate services can promote healthier behaviors in the workplace and lead to a more health conscious workforce, reduced absences, earlier return to work⁴² of disabled employees, and potentially lower incidences of disability overall. MetLife's disease management

integration services coordinate with the medical carriers and disease management programs you offer to support appropriate utilization of those services while making the most of your benefit dollars. Services include: Disease Management Outreach and Integration, Employee Assistance Program Coordination, and Trends and Analysis Reporting.

Specialty Products and Services

- Employee Assistance Program (EAP) through MHN, Inc.⁴³
- Individual Disability Income (DI) insurance, offered in conjunction with Group LTD insurance

Our Service Model

- Multi-channel claim intake *via* web, fax, phone, and mail⁴⁴
- A tried, tested, and true claim model that allows us to adeptly manage over 500,000 claims in any given year
- MetLink[®] and MyBenefits online solutions for employers and employees for initiating claim or absence checking status and obtaining comprehensive information⁴⁴
- Disability Customer Advocates available to resolve escalated claim matters or claim processing questions
- Seamless claim transition from STD to LTD when MetLife administers both plans

Proven Results

- Over 99% financial and decisional accuracy rate for both STD and LTD⁴⁵
- 92% of customers in the mid/large market are satisfied with their MetLife Short Term Disability plans⁴⁶
- 95% of our customers in the mid/large market are satisfied with their MetLife Long Term Disability plans⁴⁶
- 95% of STD claim decisions are made within 10 business days of claim receipt⁴⁷
- LTD claim decisions are made in an average of 2.8 business days from receipt of all necessary claim information⁴⁵
- 98% approval rate for social security claimants disabled five plus years⁴⁷
- For FML, 99.9% of initial notifications are sent within 48 hours of receipt of leave request⁴⁵

Product and Service Availability

- Available to groups with two or more employees
- Programs and services may vary by state and may have minimum lives and eligibility file requirements



- 1 MetLife's affiliates operating under the MetLife Auto & Home® brand have been in business since 1972, have over 34 years experience in voluntary benefits, and are currently the #1 provider of employer-sponsored property and casualty insurance programs.
- 2 For current ratings information and a more complete analysis of the financial strength of MLIC, please go to www.metlife.com and click on "About MetLife," "Ratings." The companies operating under the MetLife Auto & Home brand are rated "A" (Excellent) by A.M. Best Company (July 2010), which is its independent opinion of our financial strength and ability to meet our ongoing insurance policy and contract obligations based on its qualitative and quantitative evaluation of our balance sheet strength, operating performance and business profile. The rating is the second highest among nine levels.
- 3 In the case of MetLife Auto & Home's METPAY® program, references herein to the term "customer" shall be read as referring to the corporate account offering its employees access to the program, not to the actual policyholders purchasing coverage through such program.
- 4 Transactions are in real-time, except when the systems are undergoing scheduled or unscheduled maintenance or interruptions.
- 5 Some products provided through agreements with companies not affiliated with the MetLife family of companies.
- 6 MetLife Auto & Home® is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Met P&C,® MetCasSM and MetGenSM are licensed in Minnesota. The companies referenced in this presentation operate independently and are not responsible for each other's financial obligations. Coverage, rates, and discounts are available in most states to those who qualify.
- 7 Group legal plans are provided by Hyatt Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI.
- 8 MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations, and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30–90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a benefit suspension period between covered conditions in different categories or a limit on the total benefit payments per calendar year. A more detailed description of the benefits, limitations and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.
- 9 Veterinary pet insurance is underwritten by National Casualty Company, Madison, WI, in all states except California. In California, policies are underwritten by Veterinary Pet Insurance Company, Inc., Brea, CA. These companies are not affiliated with Metropolitan Life Insurance Company nor its affiliates.
- 10 The VisionSavings Eyecare Program is offered through EyeMed Vision Care, Mason, Ohio. EyeMed Vision Care is not affiliated with Metropolitan Life Insurance Company nor its affiliates.
- 11 Variable life insurance and annuities issued by Metropolitan Life Insurance Company and offered by MetLife affiliated broker-dealers MetLife Securities, Inc. located at 1095 Avenue of the Americas, New York, NY 10036.
- 12 Investment advisory services offered by MetLife Securities, Inc., 1095 Avenue of the Americas, New York, NY 10036.
- 13 Financial Planning is available in most locations. Investment advisory services are offered through Investment Advisor Representatives of MetLife Securities, Inc. (MSI), 1095 Avenue of the Americas, New York, NY 10036, and financial planning services are offered through qualified Financial Planners of MSI. MSI is a Registered Investment Adviser.
- 14 Insurance coverage is provided through MetLife group insurance policies situated in the U.S., underwritten by Metropolitan Life Insurance Company, New York, NY and through group insurance policies issued by MAXIS member insurance companies for non-U.S. based clients in other countries, subject to applicable law. MetLife Auto & Home's products are sold in the U.S. only.
- 15 Coverages may vary by country.
- 16 The MAXIS Employee Benefits Network is generally able to pool each of the following coverages: Life, Disability, Medical and specific retirement plans. Poolable coverages may vary by country.
- 17 Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by ACE American Insurance Company. AXA Assistance and ACE American are not affiliated with MetLife, and the Travel Assistance & Identity Theft Solutions services they provide are separate and apart from the insurance provided by MetLife.
- 18 In some plan designs, if the employer replaces MetLife GUL or GVUL with group life insurance from another insurer or otherwise terminates the MetLife GUL or GVUL group contract, employees' MetLife GUL or GVUL coverage may also be terminated, even after separation from employment or in retirement.
- 19 FORTUNE 500®, April 2010. FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc.
- 20 Will preparation services and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Will preparation services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI. In some states, Will preparation and Estate Resolution Services are subject to regulatory approval and are not currently available.
- 21 The Accelerated Benefits Option (ABO) is subject to state regulation and generally receives favorable federal income tax treatment. Employees are advised to consult with an independent tax advisor about your own circumstances. Employees are advised to consult with a legal advisor concerning the effect that receipt of ABO benefits will have on other benefits such as benefits from public assistance programs.
- 22 Delivering the Promise® Specialists are Financial Services Representatives of MetLife or New England Financial, a MetLife company.
- 23 Subject to state requirements.
- 24 2009 MetLife Group Life Beneficiary Satisfaction Survey.
- 25 2009 MetLife Mid/Large Market Account Management/Implementation Studies. Based on responses from those who participated and responded to the surveys.
- 26 MetLife PDP Copay plans are only available to groups with 500 or more eligible employees. Copay plans are not available for insured cases in Texas, including plans situated in Texas or covering Texas residents. Copay plans are also not available for insured cases in Connecticut.
- 27 Available for groups with 10 or more eligible employees, excluding Copay plans and Full Service Dental for Retirees.

- 28 Dental HMO plan available in CA, FL, and TX only. Group dental plans in CA, FL, and TX are available through a domestic company in the applicable state named SafeGuard Health Plans, Inc. The SafeGuard companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" in Florida; and "Single Service Health Maintenance Organizations" in Texas.
- 29 Available for groups with 500 or more eligible employees, excluding Full Service Dental for Retirees and SafeGuard DHMO benefit plans. Other restrictions may apply. Please contact MetLife for complete details.
- 30 Self-funded programs are available to organizations with 500 or more eligible employees. DHMO plans are not offered on a self-funded basis.
- 31 MetLife data as of June 1, 2010.
- 32 Negotiated fees for non-covered services may not apply in all states.
- 33 MetLife internal research of independent, commercial dental benefit carriers.
- 34 Includes insured and self-funded customers. MetLife data as of year-end 2009.
- 35 MetLife data as of year-end 2009.
- 36 Savings calculations based on analysis of 2009 claim information, comparing MetLife participating PDP dentists reported usual charges for services to MetLife's negotiated fees for those same services.
- 37 Based on LIMRA 2nd Quarter 2009 U.S. Group Disability Sales and In Force Survey.
- 38 In California, the definition of disability focuses on the inability of a claimant to perform the material and substantial duties of the claimant's usual occupation in the usual and customary way.
- 39 Voluntary STD not available in states with statutory plans except New York.
- 40 Available to private employers with a minimum of 1,000+ covered employees. TAM administrative services are only sold in conjunction with group STD (ASO or insured) and insured group LTD. The employer's FML policy must require that the group disability and workers' compensation insurance run concurrently with FML.
- 41 Available for customers with 3,000 or more covered lives. MetLife does not provide any disease management, health and wellness programs, or data warehousing. Employers would need to contract these services outside of their relationships with MetLife.
- 42 Where appropriate.
- 43 EAP services are provided through an agreement with MHN. MHN is not a subsidiary nor affiliate of MetLife and the services provided are separate and apart from the insurance and services provided by MetLife.
- 44 Claim intake options, resources, services, and reporting capabilities may vary depending on group size, coverages requested, underwriting and state requirements, and eligibility requirements.
- 45 Based on audit results from standard QM sampling methodology.
- 46 2009 MetLife Mid/Large Market Account Management/Implementation Studies. Based on responses from those who participated and responded to the surveys.
- 47 Based on MetLife data year-end 2009.

For more information about MetLife employee benefits, contact your insurance broker, benefit consultant, or MetLife representative today.

Group dental insurance policies featuring the MetLife Preferred Dentist Program ("PDP") are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations, and terms for keeping them in force. Please contact MetLife or your Plan Administrator for complete details.

The information contained in this document concerning federal tax issues is not intended to (and cannot) be used by anyone to avoid IRS penalties. It is intended to support the sale of MetLife insurance products. Customers should seek advice based on their particular circumstances from an independent tax advisor.

Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling (800) 685-0124. You should carefully consider the information in the prospectuses about the contract's features, risks, charges, and expenses, and the investment objectives, risks, and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All GVUL product guarantees are subject to the financial strength and claim-paying ability of Metropolitan Life Insurance Company. There is no guarantee that any of the variable 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. The amounts allocated to the variable investment options of your account balance are subject to market fluctuations so that, when withdrawn or surrendered it may be worth more or less than its original value.

Group Variable Universal Life insurance issued by Metropolitan Life Insurance Company, New York, NY 10166, and distributed by MetLife Investors Distribution Company (member FINRA), Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (member FINRA/SIPC), New York, NY 10166. MetLife's standard certificate forms, available on or after 5/1/09 include: Certificate Forms G.24300(2003); G.24300A(2003); NY-G.24300-STOCK and G.24300A-STOCK. Coverage may also be provided on MetLife's previous standard Policy Forms 30037(6/96); FL-3003709(5/2005); IN-3003713(6/96); MA-3003720(6/96); MD-3003719(6/96); MN-3003722(6/96); MS-3003723(5/2005); NE-3003726(6/96); NY-3003731(5/2005); OK-3003735(6/96); OR-3003736(5/2005); PA-3003737(6/96); SC-3003739(6/96); SD-3003740(6/96); and TX-3003772(5/2005).

Benefits for the **if in life**[®]

MetLife