



2011 Dividend Scale Announcement

MetLife expects to pay more than \$1.55 billion dollars in dividends to eligible life insurance policyholders in 2011. This significant payment reinforces our continued commitment to providing policyholders with value. Despite the uncertainty in the financial markets and a sustained low interest rate environment, MetLife's long standing disciplined approach toward making financial decisions has allowed us to continue this uninterrupted tradition of providing our policyholders with these payments.

Here are the details of MetLife's 2011 Dividend Scale:

Metropolitan Life Insurance Company	Dividend Rate
Open Block of Business policies: <ul style="list-style-type: none">• 2001 CSO policies• 1980 CSO in-force policies	5.25% 5.00%
Closed Block of Business policies: <ul style="list-style-type: none">• For policies issued in 1982 and later• For policies issued before 1982	5.85% 5.50% - 5.85%
New England Life Insurance Company (NELICO)	Dividend Rate
<ul style="list-style-type: none">• Open Block of Business policies by NELICO, which are in-force policies issued after the merger with MetLife	5.25%
<ul style="list-style-type: none">• Closed Block of Business policies originally issued by The New England Mutual Life Insurance Company before the merger with MetLife	6.50%
General American Life Insurance Company	Dividend Rate
<ul style="list-style-type: none">• For in-force policies	5.50%

There are several factors used in determining dividend payouts. Dividends are calculated by using interest earned on investments, as well as premium, mortality and expense experience. Other carriers have different assumptions which can result in significant differences in their dividend payouts. It's important to not just look at dividend interest rates in determining a policy's performance, but to also look at the full projected illustrated values over the lifetime of the policy.

In addition, as a stock company, MetLife offers protection for our policyholders and their dividends. We have continually adhered to regulations that provide additional assurance to our policyholders, such as ensuring that a minimum of 90% of profits from the dividend-eligible policies are made available for policyholder dividends. The 2011 Dividend Scale is expected to be finalized by the Board of Directors in February 2011.

We are proud of our long-standing tradition of taking care of our policyholders, and remain committed to making decisions that will ensure we continue to do so. Our financial strength and stability provides our policyholders with assurance that we will deliver on our promises for life.

On November 19, 2010, the illustration software will be updated with the 2011 Dividend Scale.

Whole Life insurance is issued by Metropolitan Life Insurance Company, New York, NY. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. November 2010

Whole Life Insurance Products:

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union