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## **MetLife Announces Life Insurance Product Updates, Enhancements and Service Solutions**

MetLife offers innovative financial solutions through our life insurance product portfolio. Founded on providing life insurance protection to clients and helping them manage risks - risk management is core to our philosophy and business practice. This allows us to regularly examine our products and services and evaluate opportunities to bring value to our clients through offers and enhancements, and to make changes where possible.

We are committed to providing opportunities that can help you grow your practice and make it even easier to do business with MetLife. Today, we are introducing product updates as well as enhancements and service solutions.

### **Increased Dividend Scale MetLife Promise Whole Life<sup>SM</sup>**

Effective February 25, 2011, the Dividend Scale on MetLife Promise Whole Life will increase from 5.25% to 5.50%. This change was recently approved by the board and will be applied to all new and previously issued **MetLife Promise Whole Life** policies. The illustration software will be updated on February 26, 2011 to reflect this change.

Please carefully review the [Product Announcement](#) which contains additional information on the increased Dividend Scale on MetLife Promise Whole Life.

Help promote this opportunity to your clients with a new sales idea highlighting the flexibility of this product and the benefits of additional paid-up insurance. To learn more, [click here](#).

### **MetLife Promise Whole Life Transition Date Extended**

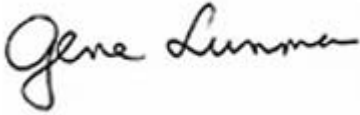
The transition period end date, originally scheduled for March 4, 2011, has been extended 30 days. April 4, 2011 will be the last date for applications to be signed, dated and received in the home office, in good order, to receive the Whole Life 2008 product. [Click here](#) for details on the transition rules for MetLife Promise Whole Life.

### **MetLife to Launch Term Conversion Plus Program**

To help meet your clients' changing needs, MetLife is launching, for a limited time, the Term Conversion Plus program. Between March 14 and June 14, 2011, eligible term policyholders can convert to MetLife Promise Whole Life or Equity Advantage VUL<sup>SM</sup> and may receive an underwriting class upgrade. For states that have not yet approved MetLife Promise Whole Life a similar program will be available upon approval. Click on the [Program Details](#) or the [Program FAQs](#) for more information.

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 questions about any of these enhancements or changes, please contact your RSVP or Account Manager.



Insurance Products Are:

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union
- Variable Products May Go Down in Value

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 subject to 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. February 2011

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