



Guarantee Advantage Universal Life Product Reprice Effective August 1, 2011

Balancing opportunities with best-in-class risk management pricing practices helps MetLife back its guarantees and make pricing decisions that support those guarantees. With those goals in mind, effective August 1, 2011, Guarantee Advantage Universal Life will be repriced.

In general, rates will increase by approximately 5% and Death Benefit Option B will no longer be available on policies with the Coverage Continuation Rider (CCR).

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.

Please carefully review the [Product Update](#), which contains transition rules and dates to determine the applicable rate when submitting new applications. Questions may also be directed to your Life Wholesaler.

<p>Insurance Products Are: • 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</p>
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Guarantee Advantage Universal Life is issued by MetLife Investors USA Insurance Company, 5 Park Plaza, Suite 1900, Irvine, CA 92614 on Policy Form Series 5E-34-07 and in New York, only by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 on Policy Form Series 1E-34-07-NY. MetLife Investors USA Insurance Company (MetLife Investors) and Metropolitan Life Insurance Company are wholly owned subsidiaries of MetLife, Inc. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. July 2011

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