

INCREASED DIVIDEND SCALE FOR METLIFE PROMISE WHOLE LIFESM

Recently, MetLife's Board of Directors confirmed all of the dividend scales preliminarily announced to you last November, with one positive exception. The Dividend Scale on MetLife's Promise Whole Life was set to 5.50%, up from the original projection of 5.25%, increasing the dividends projected on MetLife Promise Whole Life illustrations for the base policy and its participating riders.

This change will be applied to all MetLife's Promise Whole Life policies. Since this change reflects an increase, no customer correspondence or new illustrations are required. Rest assured that this change does not adversely impact sales representative compensation and was not accomplished via a bonus or other temporary artificial measure.

Because MetLife Promise Whole Life is the first dividend-paying whole life policy issued by MetLife Investors USA Insurance Company, it is backed by a different block of general account assets than our other MetLife whole life policies, and we were able to credit a slightly higher dividend scale in the end. For consistency, the New York version of MetLife's Promise Whole Life issued by Metropolitan Life Insurance Company will illustrate a dividend scale equivalent to the MetLife Investors USA Insurance Company product.

The illustration software will be available February 26, 2011 to reflect this change. Due to this enhancement you may notice somewhat of an increase in non-guaranteed values and a shorter projected premium offset duration in some cases.

MetLife's Promise Whole Life offers a guaranteed death benefit, guaranteed cash value and guaranteed premiums for life. The new Flex Term Rider (FTR) provides an excellent opportunity to enhance the coverage level at a lower total premium, offering more clients the opportunity for the coverage they need at a price they can afford. The FTR is also guaranteed to age 85, as long as the required premiums are paid, presenting clients with an opportunity currently offered only by MetLife.

PLEASE REFER TO THE DIVIDEND COMMUNICATIONS AND SUPPORTING MATERIALS DISTRIBUTED THIS PAST NOVEMBER AND DECEMBER FOR ADDITIONAL, IN-DEPTH INFORMATION ON METLIFE'S DIVIDEND ACTIONS. YOU MAY ALSO CONTACT YOUR LIFE INSURANCE WHOLESALER OR THE INTERNAL SALES DESK IF YOU HAVE ADDITIONAL QUESTIONS.

MetLife Promise Whole Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-12-10 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. February 2011

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 • May Go Down In Value