

January 3, 2011

The start of a new year is a great time to reflect on the success of our partnership and to look forward to new opportunities. Today marks the launch of MetLife Promise Whole LifeSM. Available in 46 states, this new whole life product offers a balance between competitive pricing, product guarantees* and flexibility—including the new Flex Term Rider.

MetLife Promise Whole Life offers a guaranteed death benefit, cash value and guaranteed premiums for life. And the Flex Term Rider provides the opportunity to enhance the coverage level at a lower total premium, which means you can now offer more clients the coverage they need at a price they can afford. It's a fresh take on whole life and complements our existing product portfolio.

For over 140 years, MetLife has been committed to providing life insurance protection to our clients. The launch of MetLife Promise Whole Life, together with our continued focus on responsible underwriting guidelines, clearly demonstrates that this commitment remains strong.

I want to thank you for your continued support and look forward to strengthening our partnership in the year ahead.

Sincerely,



Paul LaPiana

*All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

Whole Life Products:

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

MetLife Promise Whole Life is issued by MetLife Investors USA Insurance Company, Irvine, CA, and in New York by Metropolitan Life Insurance Company New York, NY. January 2011

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