

**Gene Lunman**  
Senior Vice President  
Individual Life Products

**Lynn Dumais**  
Vice President  
Health Risk Products Claims Management

**MetLife**

November 11, 2010

We appreciate your continued business and recognize the important role you play in supporting our Life Insurance and Disability Insurance portfolios.

Following an extensive review of our Long-Term Care Insurance (LTCI) business, MetLife has made the decision to discontinue the sale of both our Individual and Employer Group LTCI products. This decision will impact the availability of the Long-Term Care Guaranteed Purchase Option (LTC-GPO) rider.

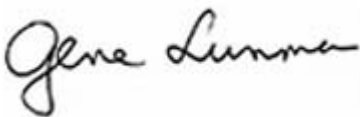
After December 30, 2010, the LTC-GPO rider will no longer be available as an option on our Individual Life and Individual Disability products. Applications selecting the LTC-GPO rider which are signed, dated and received by MetLife in good order on or before December 30, 2010, will be processed as normal and the rider, if approved, will be included on the policy. Insureds who have this rider on their policies will continue to have the right to exercise it, in accordance with the terms of the rider.

Our decision to cease new business sales of LTCI does not impact our commitment to offering a diverse product portfolio that includes Life Insurance and Disability Insurance. We will also continue to provide the high level of service our insureds have come to expect from MetLife on all of our products. Over the coming weeks, we will continue to share information and communicate additional details in a timely manner.


In the meantime, a [Frequently Asked Questions](#) (FAQ) document is provided to help answer your immediate questions about the LTC-GPO rider. Details on changes to the Long-Term Care business are addressed in a separate [Announcement](#) and [FAQ](#). For additional information regarding this announcement or the LTC-GPO rider, please contact the Life Sales Desk.

We would like to thank you for your business and for your support of MetLife and look forward to continuing our partnership with you into the future.

Sincerely,



Gene Lunman  
Senior Vice President  
Individual Life Products



Lynn Dumais  
Vice President  
Health Risk Products Claims Management

Life insurance products are issued by MetLife Investors USA Insurance Company; Irvine, CA, Metropolitan Life Insurance Company; New York, NY and in New York only, by First MetLife Investors Insurance Company; New York, NY. All are MetLife companies.

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