

LIFE | VARIABLE UNIVERSAL

# Equity Advantage VUL<sup>SM</sup>



**MetLife<sup>®</sup>**



opportunities  
for life

# solutions

At MetLife, our representatives are committed to helping you find solutions to all of life's possibilities and uncertainties—the "ifs" in life.

for the "ifs" in your life.

## building your financial foundation

Deciding to protect those who depend on you with a sufficient amount of life insurance protection is a responsible and caring act. Life insurance can provide those who are left behind with a lifetime of financial security.

### Is your family's future at risk?

If you're like most people, you probably feel you have a responsibility to protect those who depend on you. Even so, many Americans recognize that they don't have enough life insurance in place for their families. In fact, an estimated 48 million American households feel this way.<sup>1</sup>

Many of these people will not take action for a variety of reasons: 52 percent don't know how much is right for their families, while 43 percent worry about making the wrong decision.<sup>2</sup> As a result, many people make the passive decision to do nothing—leaving their families' financial futures at risk.

### MetLife can help

As a leading life insurer in the U.S., we feel we have a responsibility to help people overcome these challenges and make conscious, deliberate decisions about the futures of those who depend on them—their spouses and children.

If you're unsure about how to make the best financial decisions for your family, MetLife can help. By following a unique process, your representative will help you focus on your life's most important financial objectives, and help you determine the most appropriate life insurance portfolio for your situation.

A properly balanced life insurance portfolio can provide those who depend on you with a foundation of financial support.

1 Trillion Dollar Baby: The Sales Potential of the Underinsured Life Market, LIMRA International, Inc., 2005.

2 Ibid



## your personal recommendation

MetLife can help you make the best decisions about your family's life insurance portfolio.

### How much is enough?

The first step in building your insurance portfolio is to understand how much life insurance is right for your family. To do this, your representative will help you quantify the economic contribution you make to your family's household in a simple, straightforward manner. The result will be the amount of insurance protection required to effectively replace your financial contributions to your family.

### What type is right for you?

Next, your representative will help you better understand the appropriate type of policy—or policies—to provide your desired amount of life insurance protection.

Many people find their objectives can be best met with a variety of different policies—not just one. Similar to an asset allocation model you may have completed for your investment portfolio, your representative will help you identify a combination of life insurance policies most appropriate for your situation.

### Your recommendation

Depending on your attitudes and feelings toward a range of factors, Equity Advantage Variable Universal Life (VUL) may be an appropriate part of your life insurance portfolio.

If you select Equity Advantage VUL, your family and others who depend on you will have long term life insurance protection with the opportunity for cash value growth associated with the performance of the stock market.

This material must be preceded or accompanied by the prospectus.

# what is variable universal life?

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Variable universal life is a permanent life insurance policy that will provide long-term insurance protection for an entire lifetime, as long as the policy remains active. The policy has cash value that can be invested into a number of available funding options. A funding option is a professionally managed investment that reflects the performance of underlying investments—such as stocks, bonds or real estate securities. There are fees and expenses associated with the underlying funds that you choose which are detailed in the prospectus.

## **Equity Advantage** Variable Universal Life

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When flexible long-term life insurance protection with the opportunity to accumulate cash value is most important to you, and those who depend on you, then Equity Advantage VUL might be right for you.

## IS EQUITY ADVANTAGE VUL THE RIGHT POLICY FOR YOU?

### **An Equity Advantage VUL policy can provide your family with:**

- The flexibility to design a premium payment schedule to help meet future financial goals. You must, however, make minimum premium payments required to keep your policy in force.
- The opportunity to increase premium payments to set aside additional money on a tax-deferred basis.
- The potential for policy cash value growth that is tied to the performance of underlying funding options. Of course, as with any investment, the value of the underlying funds will fluctuate with changes in market conditions and there is the risk of loss.
- Subject to your risk tolerance, you may allocate your cash value to any of the available funding options.

### **Long term protection**

As a permanent life insurance policy, your Equity Advantage VUL policy will provide your family and others who depend on you with a lifetime of insurance protection.

### **Policy design flexibility**

When your policy is issued, you have flexibility in deciding how long you'd like to pay your policy's premium. Depending on your situation you may:

- Make the same payment every year,
- Design your own customized payment schedule with varying amounts for a limited period of time,
- Increase or decrease your premium payments—even stop and restart them later on.<sup>1</sup>

This payment flexibility can be an important consideration when budgeting cash flow for your household or business.

In addition, as your life changes over time, you also have the flexibility to adjust your policy's coverage amount accordingly. You may increase, or decrease the amount of insurance you have in place, within certain limits.<sup>2</sup>

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1 Reducing or stopping premium payments may cause certain benefits or guarantees to be lost. See the prospectus for details.

2 Increases in coverage are subject to evidence of insurability. See the prospectus for details and limitations.



# opportunities for life

When it's important for you to find new ways to set aside additional money for the future, Equity Advantage VUL offers opportunities.

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## A savings opportunity

Many people saving for retirement take advantage of tax-deferred retirement accounts—such as IRAs and 401(k)s. These accounts are a great way to save for retirement, yet many people feel they are limited by IRS rules that may restrict their participation.

Your Equity Advantage VUL policy is designed to provide death benefit protection while also offering the potential for long-term cash value accumulation.

Making additional premium payments—or paying higher premiums—allows you to maximize the opportunity to set aside additional money for the future. Because your policy is specifically designed to accept these payments, you may be rewarded by reaching breakpoint levels that result in reduced policy fees and funding option expenses.

## Market growth

With a variety of professionally managed funding options available, you can build a personalized investment allocation for your policy. You select which funding options you'd like and what portion of your cash value is allocated to each.

Your Representative can help you understand the most appropriate funding options for you, based on your financial goals, time horizon and risk tolerance.

## Policy Tax Benefits

**Equity Advantage VUL offers tax advantages** that can help your policy's cash value grow more efficiently, create a source of retirement income, and ensure that your legacy is protected.

- **Tax-Favored Treatment of Gains on Investments**

Cash values grow on a tax-deferred basis, which means that annual policy value growth is not subject to taxation. In addition, reallocations among investment options will not cause any income tax to become due under current rules.

- **Tax-Free Income at Retirement**

Cash value distributions through policy withdrawals and loans can be free of any income tax.\* This can be used as a way to supplement retirement income or other cash needs in the future.

- **Tax-Free Inheritance**

Death benefit proceeds are generally free of federal and state income taxes for beneficiaries. Death benefit proceeds can also be excluded from your taxable estate if the ownership of the policy is arranged for this purpose.

A financial professional can help you to maximize the policy's cash value potential and possibly minimize any tax burdens in the future. Speak with a financial professional today to find out more.

## Manage risk with guaranteed protection

**Your Equity Advantage VUL policy can help you manage the risks of volatile investment markets as well as the threat of disability.**

Based on your premium payments, your policy may provide guaranteed life insurance protection – regardless of the performance of your policy's funding options. This ensures your life insurance remains in place through even the most turbulent investment markets.

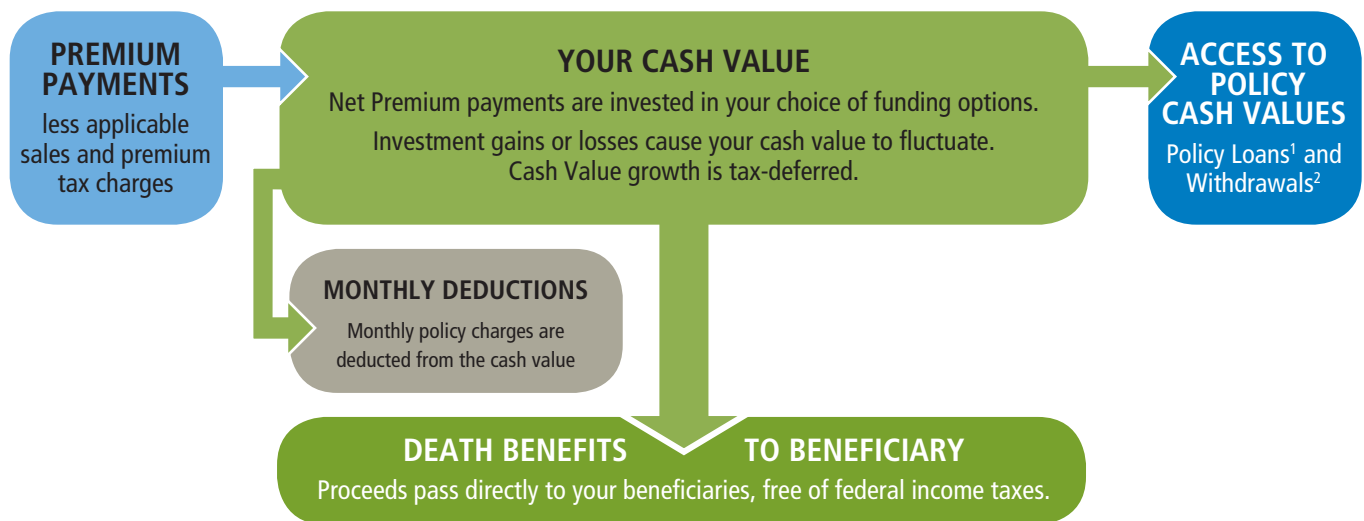
An optional benefit may be added to your policy, for an additional fee, to protect you should you become sick or hurt and unable to work. Under this option, premium payments for your policy will continue as you intended.

\* The retirement income technique, using withdrawals and loans from policy cash values, will reduce the net death benefit payable at the death of the insured person. This technique requires careful planning, is not guaranteed and is subject to the investment results of the policy. This technique assumes that the policy is not classified as a Modified Endowment Contract (MEC) and that withdrawals are taken up to the income tax basis in the policy. A loan or partial withdrawal will reduce the cash surrender value and death benefit of the policy.

your equity advantage vul policy is designed to provide death benefit protection while also offering the potential for long-term cash value accumulation.

# how

## Equity Advantage VUL works



Equity Advantage VUL is subject to certain fees and expenses associated with a variable universal life insurance policy. Cost of insurance charges vary by age, coverage amount and other factors. Details on all policy charges can be found in your policy prospectus. Fees and expenses are also highlighted in the table on pages 12–13 of this brochure.

As an owner of an Equity Advantage VUL policy, you can generally access your policy cash value at any time—regardless of your age through loans and withdrawals.

1. Policy loans may be taken from the policy if there is sufficient cash value. Loaned amounts do not participate in the performance of the underlying funding options and reduce the death benefit and the cash value of the policy by the amount taken, plus loan interest charged. In the event of unfavorable funding option performance, it may be necessary to make additional premium payments to keep the policy in force, without which the policy could lapse resulting in potential tax consequences.
2. Withdrawals may be taken from the policy in accordance with contractual requirements and provided that there is sufficient cash value. A surrender charge may apply to certain withdrawal amounts taken during the policy surrender period. Surrender proceeds are reduced by any applicable surrender charges. Withdrawn amounts reduce the death benefit and the cash value of the policy and do not participate in the performance of the underlying funding options. In the event of unfavorable funding option performance, it may be necessary to make additional premium payments to keep the policy in force, without which the policy could lapse resulting in potential tax consequences.



# optional features

Your representative can help you further customize your policy with these optional benefits.

## If you're protecting your family

You may feel that your family would be better off receiving your policy benefits as a guaranteed monthly income, rather than all at once. Your representative can help you guarantee your survivors receive an income they'll never outlive.

## If you're approaching retirement

To make the most of your retirement income and savings, it's important to take steps to maximize and protect all that you have saved. Long-term care insurance can play an important part in your retirement plan. Your representative can offer you a rider, the Long-Term Care Guaranteed Purchase Option Rider, that will guarantee your future insurability for long-term care insurance, regardless of how your health may change.\*

## If you get sick or hurt

An illness or disabling injury may prevent you from going to work and earning an income. Your representative can offer you riders (Waiver of Premium and Waiver of Monthly Deduction riders) to help you make sure that your life insurance premiums are paid, even if you're too sick or hurt to work.\*

## If you're protecting your business

As a business owner, your employees and partners rely on you every day. Chances are, each of your business partners contributes to the business in a different way. Your representative can work with your legal advisors to develop a fully funded business succession strategy.

\* Optional riders are available for an additional fee and are subject to contractual terms, conditions and limitations as outlined in the prospectus. Optional riders must generally be selected at the time the policy application is taken.

# individual funding options

EQUITY PORTFOLIOS			
	Value	Blend	Growth
Large Cap	BlackRock Large Cap Value Portfolio Davis Venture Value Portfolio FI Value Leaders Portfolio Met/Franklin Mutual Shares Portfolio <sup>F</sup> MFS® Value Portfolio	American Funds Growth-Income Fund BlackRock Large Cap Core Portfolio Legg Mason Value Equity Portfolio <sup>D</sup> MetLife Stock Index Portfolio <sup>I</sup>	American Funds Growth Fund BlackRock Legacy Large Cap Growth Portfolio Janus Forty Portfolio <sup>D,F</sup> Jennison Growth Portfolio <sup>C</sup> Legg Mason Partners Aggressive Growth Portfolio <sup>C,D</sup> Oppenheimer Capital Appreciation Portfolio <sup>C</sup> T. Rowe Price Large Cap Growth Portfolio
Mid Cap	Met/Artisan Mid Cap Value Portfolio <sup>C</sup> Neuberger Berman Mid Cap Value Portfolio <sup>C</sup>	Lazard Mid Cap Portfolio <sup>C</sup> MetLife Mid Cap Stock Index Portfolio <sup>C,I</sup>	BlackRock Aggressive Growth Portfolio <sup>C</sup> FI Mid Cap Opportunities Portfolio <sup>C</sup> T. Rowe Price Mid Cap Growth Portfolio <sup>C</sup>
Small Cap	BlackRock Strategic Value Portfolio <sup>C</sup>	Loomis Sayles Small Cap Core Portfolio <sup>C</sup> Russell 2000® Index Portfolio <sup>C,I</sup>	Loomis Sayles Small Cap Growth Portfolio <sup>C</sup> Met/AIM Small Cap Growth Portfolio <sup>C</sup> T. Rowe Price Small Cap Growth Portfolio <sup>C</sup>

GLOBAL EQUITY	GLOBAL SMALL CAP	INTERNATIONAL	GLOBAL REAL ESTATE
Met/Templeton Growth Portfolio <sup>F</sup> Oppenheimer Global Equity Portfolio <sup>F</sup>	American Funds Global Small Capitalization Fund <sup>C,F</sup>	Artio International Stock Portfolio <sup>F</sup> Harris Oakmark International Portfolio <sup>F</sup> MFS® Research International Portfolio <sup>F,H</sup> Morgan Stanley EAFE® Index Portfolio <sup>F,I</sup>	Clarion Global Real Estate Portfolio <sup>F,R</sup>

CONSERVATIVE ALLOCATION	MODERATE ALLOCATION
Met/Franklin Income Portfolio <sup>H</sup>	BlackRock Diversified Portfolio <sup>H</sup> MFS® Total Return Portfolio

TECHNOLOGY	ASSET ALLOCATION <sup>AA</sup>
RCM Technology Portfolio <sup>F,T</sup>	American Funds Balanced Allocation Portfolio <sup>D</sup> American Funds Growth Allocation Portfolio <sup>D</sup> American Funds Moderate Allocation Portfolio <sup>D</sup> Met/Franklin Templeton Founding Strategy Portfolio <sup>D,H</sup> MetLife Aggressive Allocation Portfolio <sup>D</sup> MetLife Conservative Allocation Portfolio <sup>D</sup> MetLife Conservative to Moderate Allocation Portfolio <sup>D</sup> MetLife Moderate Allocation Portfolio <sup>D</sup> MetLife Moderate to Aggressive Allocation Portfolio <sup>D</sup> SSGA Growth and Income ETF Portfolio <sup>D</sup> SSGA Growth ETF Portfolio <sup>D</sup>

FIXED INCOME/CASH				
High Yield Bond	Multi-Sector Bond	Intermediate-Term Bond	Inflation-Protected Bond	Intermediate-Government Bond
Lord Abbett Bond Debenture Portfolio <sup>H</sup>	Western Asset Management Strategic Bond Opportunities Portfolio <sup>F,H</sup>	American Funds Bond Fund Barclays Capital® Aggregate Bond Index Portfolio <sup>I</sup> BlackRock Bond Income Portfolio <sup>H</sup> PIMCO Total Return Portfolio <sup>F,H</sup>	PIMCO Inflation Protected Bond Portfolio <sup>F</sup>	Western Asset Management U.S. Government Portfolio

Metropolitan Life Insurance Company and MetLife Investors USA Insurance Company review the portfolios periodically and may remove a portfolio or limit its availability to new purchase payments/or transfers of account value if we determine that the portfolio no longer meets one or more of our selection criteria and/or if the portfolio has not attracted significant allocations from owners. Metropolitan Life Insurance Company and MetLife Investors USA Insurance do not provide investment advice and do not recommend or endorse any particular portfolio.

While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.

- AA Asset Allocation Portfolio Footnotes** Asset allocation portfolios are “fund-of-funds” portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner’s expenses would be lower. Diversification does not ensure a profit or protect against loss.
- C Capitalization** Invests in stocks of small capitalization or mid capitalization companies. Such stocks may fluctuate in value more than stocks of large capitalization companies, and may perform poorly due to the issuers’ limited product lines, markets, financial resources or management experience.
- D Nondiversified** This portfolio is non-diversified, which means that it invests in a limited number of stocks and is therefore subject to greater overall risk than diversified portfolios. Poor performance of a single security will generally have a more adverse impact on the return of a non-diversified portfolio than on a diversified portfolio, which would normally invest across a greater number of issuers.
- F Foreign** Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.
- H High Yield** Invests in high yield or “junk” bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest rates or other general market conditions, or to downturns in the issuers’ companies or industries.
- I MSF Index.** Morgan Stanley sponsors the MSCI EAFE<sup>®</sup> Index, Barclays Capital sponsors the Barclays Capital U.S. Aggregate Bond Index and Frank Russell Company sponsors the Russell 2000<sup>®</sup> Index (together referred to as “index sponsors”). The index sponsors have no responsibility for and do not participate in the management of portfolio assets or sale of portfolio shares. Each index and its associated trademarks and service marks are the exclusive property of the respective index sponsors. The Metropolitan Series Fund, Inc. Statement of Additional Information contains a more detailed description of the limited relationship the index sponsors have with Metropolitan Life Insurance Company and the Fund.
- R REIT** Invests in Real Estate Investment Trusts (REITs), which attempt to profit from the rental and sale of real property or from real estate mortgages. REITs may suffer from declines in real estate values or changes in interest rates.
- T Technology** Invests in securities of technology companies, which may be subject to abrupt or erratic price changes due to rapid technological developments and intense industry competition. Such emphasis on investments in a single sector will make a portfolio more likely to fluctuate in value due to events affecting that sector.

# Equity Advantage VUL

## policy charge summary

### FACE AMOUNT BANDING

Affects cost of insurance, monthly coverage expense charge, and monthly policy charge.

Band	Face Amount of Insurance
Band 1	\$50,000 – \$99,999 (\$25,000 - Pension Issues)
Band 2	\$100,000 – \$249,999
Band 3	\$250,000 – \$499,999
Band 4	\$500,000 – \$999,999
Band 5	\$1,000,000 and above

### DEDUCTIONS FROM PREMIUMS

Current Basis	Premiums paid up to Target Premium	Premiums paid in excess of the Target Premium
Sales Charge (current)	2.25%	0.00%
Premium Tax	2.00%	2.00%
Federal Tax	1.25%	1.25%
<b>Total</b>	<b>5.50%</b>	<b>3.25%</b>

On a guaranteed basis, total deductions from premiums equal 5.50% of all premiums paid.

### MONTHLY POLICY CHARGES AND DEDUCTIONS

The following three charges are impacted by the face amount band in which the policy falls: Cost of Insurance, Monthly Policy Charge, and Monthly Coverage Expense Charge.

The following chart is designed to describe only the three charges that vary by face amount.

Asset Management Fee			
<b>Cost of Insurance</b>	A monthly charge which varies depending on the amount of actual coverage in effect, policy funding levels, insured's age, risk class and gender		
<b>Monthly Coverage Expense Charge</b>	A monthly charge per \$1,000 of base face amount, varying by band, policy year, issue age, sex and risk class.		
<b>Monthly Policy Charge</b>	Face Amounts Less than \$50,000 (Pension Cases)	Months 1 –12	\$12.00 (Current and Guaranteed)
		Months 13 +	\$9.00 (Current and Guaranteed)
	Band 1 & 2 (\$50,000 – \$249,999.99)	Months 1 –12	\$15.00 (Current and Guaranteed)
	Months 13 +	\$8.00 (Current and Guaranteed)	
	Band 3, 4, & 5 (\$250,000 and higher)	No Policy Charge	

Impact of face amount changes on the above policy charges

Should there be a future face amount increase, causing the policy to change bands, the more favorable charges will be assessed. If there is a decrease in face amount causing the policy to change bands, the prior (more favorable) charges will be retained.

## Monthly Mortality and Expense (M & E) Risk Charge

Applied to the cash value in the separate account funding options. Because the charge is designed to reward fully funded policies, the rate imposed is based on the amount of accumulated cash value in the fixed and variable funding options (net of loans), measured as a multiple of the policy's target premium.

Policy Year	Net Cash Value (measured as a multiple of the Policy's Target Premium)	Annualized Mortality and Expense Charge (Applied to Separate Account Values Only)	
		Current	Guaranteed
1 – 10	< 5 Target Premiums	0.60%	0.80%
	5 but < 10 Target Premiums	0.55%	
	10 but < 20 Target Premiums	0.30%	
	20 or more Target Premiums	0.15%	
11 – 19	< 5 Target Premiums	0.35%	0.35%
	5 but < 10 Target Premiums	0.30%	
	10 but < 20 Target Premiums	0.15%	
	20 or more Target Premiums	0.10%	
20 – 29	< 5 Target Premiums	0.20%	0.20%
	5 but < 10 Target Premiums	0.15%	
	10 but < 20 Target Premiums	0.10%	
	20 or more Target Premiums	0.05%	
30 +	n/a	0.05%	0.05%

**“Optional Insurance Benefit Charges (Riders)”** A monthly charge which varies depending on the amount of actual coverage in effect, policy funding levels, insured's age, risk class and gender

In addition to insurance charges, there are separate charges associated with the investment funding options, including management fees and expenses. See the prospectus for complete information.

## Surrender Charges

A per-thousand of base policy face amount charge applies for the first 10 years (11 years in Florida) after the Policy Date. The charge may be level for up to three years, then decreases equally each month over the next nine years (ten in Florida) until reaching zero at the end of the 10th year (11th year in Florida).

One of the world's largest and most respected financial services companies, MetLife has been helping people find solutions to life's possibilities and uncertainties—the "ifs" in life—for more than 140 years. No matter what your financial goals are, your Representative can provide an array of products and services to help meet your financial needs, including:

<b>Life Insurance</b>	<b>Financial Planning</b>	<b>Estate Conservation Strategies</b>	<b>Annuities</b>
<b>Disability Income Insurance</b>	<b>Investment Strategies</b>	<b>Long-Term Care Insurance</b>	<b>Banking</b>
<b>Products &amp; Services</b>	<b>Business Succession Strategies</b>		<b>IRAs</b>
<b>Auto &amp; Home Insurance</b>	<b>MetDESK®</b> (MetLife's Division of Estate Planning for Special Kids)		

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For more information about how MetLife can help you build a financial foundation for the future and sort through the "ifs" in life, contact a Financial Services Representative today. Or, visit us at [www.metlife.com](http://www.metlife.com).

Guarantees associated with Equity Advantage Variable Universal Life are based upon the financial strength and claims-paying ability of Metropolitan Life Insurance Company and MetLife Investors USA Insurance Company.

At this time, MetLife Investors USA Insurance Company issues the majority of the individual life insurance policies issued by the MetLife Enterprise, and does business in all states other than New York.

***IRS Circular 230 Notice: The information in this brochure concerning tax issues is not intended to (and cannot) be used by anyone to avoid IRS penalties. It is intended to support the sale of MetLife insurance products. You should seek tax advice based on your particular circumstances from an independent tax advisor.***

*MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.*

Generally you may choose to pay an amount of premiums and a payment period which would guarantee that your policy would stay in force for a time period you select. Stopping premiums, or borrowing or withdrawing money from the policy could shorten the guarantee; once the guarantee ends, the policy will stay in force for as long as the cash value is sufficient to pay the policy costs. See the prospectus for details.

Like most insurance policies and annuity contracts, MetLife's policies and contracts contain withdrawal charges, limitations, exclusions, holding periods, termination provisions, and terms for keeping them in force. Contact your MetLife representative for complete details.

Equity Advantage Variable Universal Life is issued in all jurisdictions except New York by MetLife Investors USA Insurance Company (MLI), Irvine, CA on policy form 5E-46-06 and in New York only by Metropolitan Life Insurance Company (MLIC), New York, NY on form 1E-46-06-NY-1, and is distributed by MetLife Investors Distribution Company (MLIDC)(member FINRA), Irvine, CA 92614.

Auto & Home Insurance offered by Metropolitan Property and Casualty Insurance Company (MPCIC) and its Affiliates, Warwick, RI.

Banking products and services, including deposit accounts, available ONLY from MetLife Bank® (MB), NA, Member FDIC. Insurance and other investment products offered are: NOT FDIC INSURED - NOT BANK PRODUCTS - MAY LOSE VALUE.

Securities, including variable products, and financial planning services offered through Registered Representatives and Financial Planners, respectively, of MetLife Securities, Inc. (MSI), a broker/dealer (member FINRA/SIPC), a Registered Investment Adviser, New York, NY 10166 and/or New England Securities, Corp., (NES), a broker/dealer (member FINRA/SIPC), a Registered Investment Adviser, Boston, MA 02116. MLI, MLIC, MLIDC, MPCIC, MB, MSI and NES are MetLife companies.

The MetLife companies have over 140 years of experience in helping clients build their financial freedom. We are a leading provider of insurance and other financial services to over 70 million customers worldwide and serve over 90 of the top one hundred FORTUNE 500® companies.\*

\* MetLife Annual Report, 2007

## MetLife's Commitment to You

MetLife and its trusted financial professionals provide customers with a variety of competitive insurance products and world-class customer service. As a leader in the insurance industry, we are committed to helping you sort through all your options to prepare for all of life's possibilities and uncertainties—the "ifs" that life may unexpectedly throw your way. We believe "if " should never hold you back. It should be managed with a plan to build your own personal financial foundation with guarantees that not only prepare you for life's possibilities, but give you the confidence to act on life's opportunities.

For the **if** in **life**®

**MetLife**®

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### Commitment to Excellence

Our MetLife representatives are committed to bringing you customized solutions to help you build your financial freedom. To help you meet the critical financial needs you will face in retirement, talk to your MetLife representative today.

***Equity Advantage Variable Universal Life Insurance is offered by prospectus only, which is available from your registered representative.***

***You should carefully read the product prospectus and consider the product's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. This and other information is available in the prospectus, which you should read carefully before investing. Product availability and features may vary by state. All product guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.***

***The amounts allocated to the variable investment options of your account balance are subject to market fluctuations so that, when withdrawn it may be worth more or less than its original value. There is no guarantee that any of the variable investment options will meet stated goals or objectives.***