

MetLife

if I could grow and protect my retirement income and provide for my loved ones.

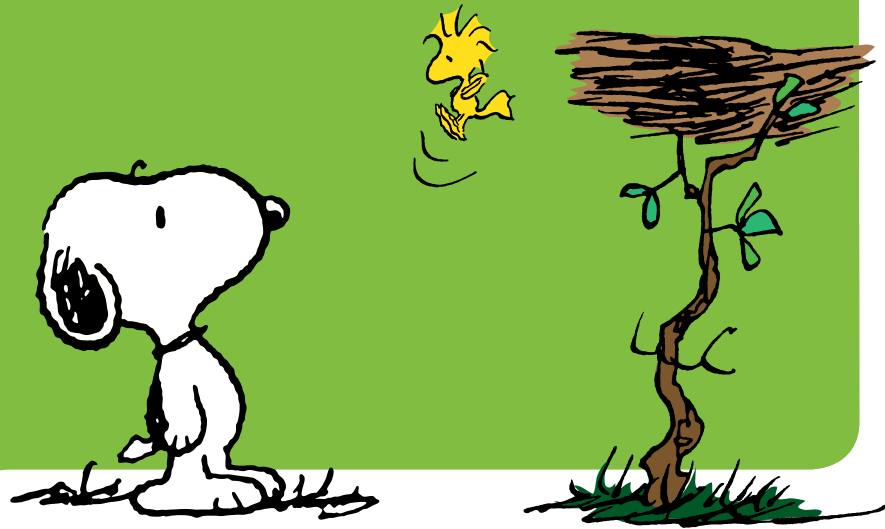


GMIB Plus | EDB

**Guaranteed Minimum Income Benefit Plus
and Enhanced Death Benefit**

In this brochure, we'll cover:

- The GMIB Plus and EDB benefits pg 2 - 3
- Case study pg 4 - 7
- Taking withdrawals later and the
Guaranteed Principal Option pg 8 - 9
- The details and summary pg 10 - 12



What is a variable annuity?

Variable annuities:

- Are one of the only investments you can buy that offer income for life, no matter how long you live.
- Offer investment options to help you diversify and grow your purchase payments on a tax-deferred basis.¹ This may help you keep pace with inflation.
- Offer a variety of optional living and death benefits that can help grow and protect immediate or future income and help provide for your loved ones, regardless of market conditions.
- Give you the flexibility to withdraw portions of your account value if you choose. You can use the money as an ongoing source of income or withdraw it periodically, as unexpected financial needs arise.

Guarantees apply to certain insurance and annuity products, including optional benefits, (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

In simplest terms, a variable annuity is a long-term contract between you and an insurance company in which the insurance company makes periodic lifetime payments to you. A variable annuity contains investment options that have the potential to grow and insurance features that offer protection, such as living and death benefits.

Although a variable annuity may be an appropriate choice for some people as part of an overall retirement portfolio, it is not suitable for everyone. You should speak to your financial professional to discuss whether a variable annuity is right for you. Please read the prospectus for complete details before investing.

To provide the investment and insurance-related benefits, variable annuities contain certain fees, including contract fees, a mortality and expense and administration charge, and variable investment option charges and expenses. Optional living and death benefits carry additional charges and must be elected when the contract is issued.

Like most investments, variable annuity contracts will fluctuate in value and may be impacted by market declines, even when an optional protection benefit is elected.

Variable annuities are long-term investments. As a result, if you take withdrawals too soon, a withdrawal charge may apply. Withdrawals of taxable amounts are subject to ordinary income tax and a 10% Federal income tax penalty may apply if made prior to age 59½. Withdrawals will also reduce the living and death benefits and account value. Please see the prospectus for complete details.

• 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



Take the withdrawals you need. Provide the protection they deserve.

With the combination of our flexible living and death benefits, MetLife Investors can help you grow and protect your retirement income for yourself and your assets for your loved ones.

MetLife Investors offers a retirement strategy that can help provide:

- **Real-life flexibility** that allows you to adjust withdrawals when your needs change
- **Choice and flexibility** for your surviving spouse
- **Guaranteed income for you and assets for your loved ones** – 4.5% withdrawals at any age and 4.5% compounded growth of your benefits each year²

GMIB Plus and EDB

The Guaranteed Minimum Income Benefit Plus (GMIB Plus) is an optional living benefit rider that can help grow and protect your retirement income, regardless of market conditions. This benefit can provide you with a guaranteed amount of fixed lifetime income payments. Prior to beginning these lifetime payments, you have the opportunity to take withdrawals at any time, while preserving your lifetime income guarantee. Under the GMIB Plus, we calculate an “income base” that determines your lifetime income payments and withdrawals.

The Enhanced Death Benefit (EDB) is an optional death benefit rider that can help grow and protect your legacy, regardless of market conditions. This benefit can provide your loved ones with a guaranteed death benefit if you pass away. It also allows for certain withdrawals, while maintaining the death benefit. Under the EDB, we calculate a “benefit base” that determines your death benefit and withdrawals. The EDB can only be elected in combination with the GMIB Plus.

¹ If you are buying a variable annuity to fund a qualified retirement plan or IRA, you should do so for the variable annuity’s features and benefits other than tax deferral. In such cases, tax deferral is not an additional benefit of the variable annuity. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration.

² If the account value goes to zero and an income base remains, we will automatically begin the lifetime payout phase under the GMIB Plus. If this occurs, you may receive more or less than the 4.5% withdrawal amount.

Grow and protect your income and legacy

When you purchase a MetLife Investors variable annuity, some of the optional benefits you can elect include the GMIB Plus living benefit and EDB death benefit. Each is available for an additional annual charge. You have the flexibility to purchase the GMIB Plus alone or combine the benefits. Both are designed to work in similar ways and provide guaranteed income and/or more assets for your loved ones through the 4.5% compounding feature.

manage market declines

Grow your income and death benefit at a consistent rate in flat or down markets under the benefits. Your benefit base compounds at 4.5% per year, regardless of what happens with the market or your account value.

capture market gains

Lock in market gains annually and get larger withdrawals in up markets under the benefits. If your account value increases, you may be able to increase your current and future income payments and death benefit. You never lose these gains, even if your account value drops later.

The GMIB Plus and EDB are referred to as GMIB Plus IV and EDB III in the prospectus.

Please note that other versions of these benefits are available to you, the GMIB Max living benefit and EDB Max death benefit (referred to as GMIB Max II and EDB Max II in the prospectus). The EDB Max can only be elected in combination with the GMIB Max. These benefits provide a 5.5% compounding feature but require you to invest among four Protected Growth Strategy portfolios and/or an intermediate government bond portfolio. See prospectus for details.

Get real-life flexibility

that allows you to adjust when your needs change

The GMIB Plus and EDB can help you adapt, even when things don't go exactly as you planned. Our benefits provide you with the flexibility to adjust to whatever life brings.

start and stop withdrawals whenever you need

You can take withdrawals of up to 4.5% of the benefit base, while protecting your lifetime income guarantee and death benefit. You can start and stop withdrawals whenever you need to without losing the guaranteed 4.5% compounding in the future.

If you take less than 4.5%, your benefit base will continue to compound by the difference. For example, if you take 3%, the benefit base will continue to compound at 1.5%, which increases your current and future income payments and death benefit.

If you stay within the terms of the benefits, these withdrawals will not adversely affect your lifetime income payments and death benefit in the future.

take care of your income needs today and protect your loved ones in the future

With the GMIB Plus and EDB, there are no competing priorities. You can take up to 4.5% withdrawals of the benefit base, while protecting your lifetime income guarantee and death benefit. If you should die before starting to take lifetime income payments, your loved ones have the flexibility to:

1. Continue the annuity contract and benefit(s) in his or her own name at no additional cost. This option is only available if your spouse is the sole primary beneficiary.¹
- OR**
2. Take the EDB death benefit.²

¹ For the GMIB Plus only, the surviving spouse must be less than age 90 at the time the contract is continued. Under the Internal Revenue Code ("IRC"), spousal continuation and certain distribution options are available only to a person who is defined as a "spouse" under the Federal Defense of Marriage Act or any other applicable Federal law. All contract provisions will be interpreted and administered in accordance with the requirements of the IRC. Therefore, under current Federal law, a purchaser who has or is contemplating a civil union or same-sex marriage should note that the favorable tax treatment afforded under Federal law would not be available to such same-sex partner or same-sex spouse. Same-sex partners or spouses who own or are considering the purchase of annuity products that provide benefits based upon status as a spouse should consult a tax advisor.

² If you don't elect an optional death benefit, your beneficiaries will receive the standard Principal Protection death benefit, which equals the greater of your account value or purchase payments, adjusted proportionately for withdrawals.

Let's take a look at the GMIB Plus and EDB in action.

A hypothetical example of the protection these benefits provide



capture market gains and manage market declines




Initial Investment: \$500,000
In 4 years, the benefit base increases to: 663,128

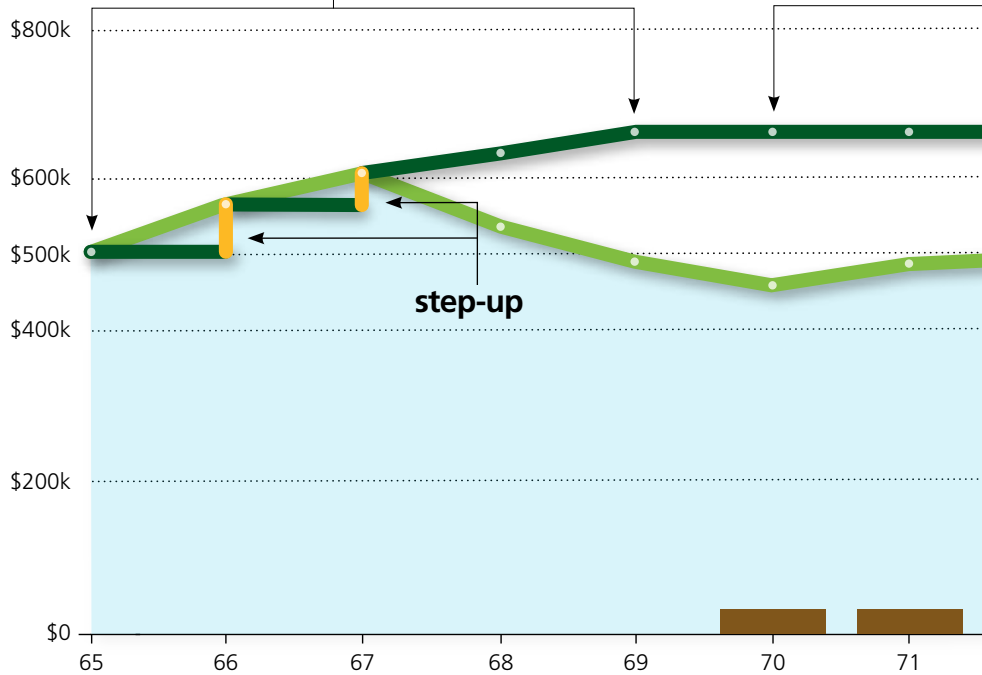
If Mike and Marilyn's account value exceeds the 4.5% Compounding income/death benefit base,¹ they can step up (increase) their benefit base to equal the higher account value on each contract anniversary until age 81.² Even when the account value declines, their benefit base still compounds at 4.5% per year. It can continue to grow at this rate through the contract anniversary prior to the oldest contract owner's 91st birthday.

Because they elect to step up the benefit base during good years and the benefit base compounds at 4.5% during down years, after 4 years, their benefit base has increased to 663,128.

The illustration is intended to show how the performance of the underlying investment portfolios could affect the annuity's account value and benefits, and is not intended to predict or project investment results. Actual performance may be higher or lower.

This example is hypothetical and for illustrative purposes only. It does not represent the past, present or future performance of any actual investment.

-  GMIB Plus 4.5% Compounding income base/ EDB 4.5% Compounding benefit base
-  Account Value
-  4.5% Annual Withdrawal



The hypothetical gross average annual rate of return for the entire period is 6.30% (1.76% net rate of return). The rate of return is a steady rate of return for the contract year. The account value is reduced by an M&E and Administration Charge of 1.30% (range is 1.30% - 1.80%, depending on the product chosen), a hypothetical weighted average for investment option expenses of 0.95% and the 1.00% GMIB Plus fee and 0.60% EDB fee (issue ages 69 and younger), which are deducted at the beginning of each contract year starting on the first contract anniversary. Withdrawal charges may range from 7% to 2% (depending on the product chosen) and would apply if withdrawals exceed the contract's annual free withdrawal amount. The effects of income taxes have not been reflected in this illustration. Withdrawals from non-qualified contracts will be subject to ordinary income tax to the extent that the account value immediately before the withdrawal exceeds the total amount paid into the contract. A withdrawal in excess of this amount will constitute a non-taxable return of principal. If the taxpayer has not attained age 59½ at the time of the distribution, the portion of the withdrawal that is subject to income tax may also be subject to a 10% Federal income tax penalty. GMIB Plus lifetime income payments are subject to ordinary income tax.

Mike and Marilyn Griffin want to grow and protect their retirement income and legacy.

The couple:

- Needs retirement income and protection for the surviving spouse.
- Wants the flexibility to start and stop withdrawals as their needs change.

The Griffins, both age 65, decide to put \$500,000, representing a portion of their assets, into a MetLife Investors variable annuity with the optional GMIB Plus living benefit and EDB death benefit.

Please note that you have the flexibility to purchase the GMIB Plus alone or in combination with the EDB.

Total withdrawals taken: \$187,284
Benefit base at age 77: 724,152

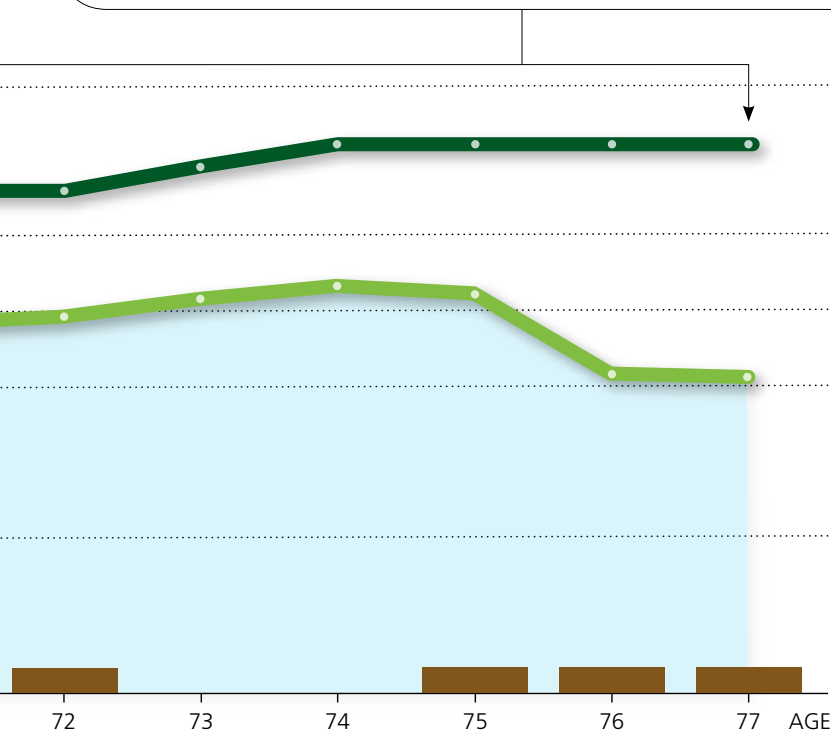
Mike and Marilyn can start and stop withdrawals without losing the 4.5% compounding feature through age 90. From ages 70-72, they take 4.5% withdrawals of the benefit base.

From ages 73-74, Mike takes a temporary consulting position so they stop taking withdrawals. This allows the benefit base to continue compounding by 4.5%. Starting at age 75, Mike retires for good and they begin taking 4.5% withdrawals again.

start and stop
withdrawals
whenever you need

protection
for your spouse

When Mike dies at age 77, Marilyn, as sole primary beneficiary, has the flexibility to take the death benefit of \$724,152 or continue the annuity contract, including the GMIB Plus, EDB and withdrawals. If Marilyn continues the contract, her account value will reset to the higher of the current account value or death benefit, which in this case, equals \$724,152. In the future, she can choose to begin the lifetime payout phase under the GMIB Plus, as long as she is younger than age 91.



There is another income/death benefit base called the Highest Anniversary Value. See page 10 for details. The income bases are not available as a lump sum withdrawal. The death benefit base is available as a lump sum withdrawal upon death. The income and death benefit bases do not establish a cash or account value or a minimum return for any investment portfolio.

1 The GMIB Plus 4.5% Compounding income base and EDB 4.5% Compounding benefit base are collectively referred to as the "benefit base" throughout this brochure.

2 For the GMIB Plus, step ups reset the 10 year waiting period to annuitize under the terms of the benefit. Upon step-up, the annual charge may increase, up to a maximum of 1.50%.

Let's look at the numbers behind the Griffin scenario

The table below corresponds to the graph on the previous pages.

Hypothetical Examples. For Illustrative Purposes Only.

These illustrations are intended to show how the performance of the underlying investment portfolios could affect the annuity's account value and benefits, and are not intended to predict or project investment results.

AGE	GROSS ANNUAL RETURN	ACCOUNT VALUE	4.5% COMPOUNDING INCOME/DEATH BENEFIT BASE	4.5% ANNUAL WITHDRAWAL
65		\$500,000	500,000	
66	17.43%	\$565,732	565,732*	
67	11.49%	\$607,246	607,246*	
68	-7.65%	\$538,159	634,572	
69	-3.89%	\$495,105	663,128	
70	3.50%	\$460,389	663,128	\$29,841
71	18.33%	\$489,732	663,128	\$29,841
72	13.08%	\$499,339	663,128	\$29,841
73	8.55%	\$518,887	692,969	
74	8.10%	\$536,853	724,152	
75	9.04%	\$527,034	724,152	\$32,587
76	-10.04%	\$421,562	724,152	\$32,587
77	12.37%	\$417,282	724,152	\$32,587

Ages 66 – 67

In the first two years, Mike and Marilyn's account value exceeds their benefit base, so they elect to step up their benefit base to equal their account value.

Ages 68 – 69 and 73 – 74

The benefit base compounds at 4.5% each year, allowing their income and death benefit to grow, even though their account value fluctuates.

Ages 70 – 72 and 75 – 77

The benefit base increases by the same amount as the withdrawals (4.5%), so in these years, the benefit base value stays the same, even though their account value fluctuates.

When Mike passes away at age 77, Marilyn can choose one of the following options:

1. Continue the annuity contract, benefits and withdrawals at no additional cost. Upon continuation, Marilyn's account value will reset to the death benefit amount of \$724,152.

OR

2. Take the \$724,152 EDB death benefit.

The hypothetical gross average annual rate of return for the chart above is 6.30% (1.76% net rate of return) for the entire period. The hypothetical gross average annual rates of return for the chart on the right are 6.30% (2.00% net rate of return) and 0% (-5.12% net rate of return). The rate of return is a steady rate of return for the contract year. The account value is reduced by an M&E and Administration Charge of 1.30% (range is 1.30% - 1.80%, depending on the product chosen), a hypothetical weighted average for investment option expenses of 0.95% and the 1.00% GMIB Plus fee and 0.60% EDB fee (issue ages 69 and younger), which are deducted at the beginning of each contract year starting on the first contract anniversary. Withdrawal charges may range from 7% to 2% (depending on the product chosen) and would apply if withdrawals exceed the contract's annual free withdrawal amount. The effects of income taxes have not been reflected in this illustration. Withdrawals from non-qualified contracts will be subject to ordinary income tax to the extent that the account value immediately before the withdrawal exceeds the total amount paid into the contract. A withdrawal in excess of this amount will constitute a non-taxable return of principal. If the taxpayer has not attained age 59½ at the time of the distribution, the portion of the withdrawal that is subject to income tax may also be subject to a 10% Federal income tax penalty. GMIB Plus lifetime income payments are subject to ordinary income tax.

* Assumes optional step-up was elected because the account value exceeds the current year's 4.5% Compounding income/death benefit base.

Predictable income even in steady or flat markets

In the chart on the previous page, the average gross annual return over the 12 year time period equals 6.30%. Below, you can see what the Griffin's account value would look like if they received that same 6.30% return each year. We've also included account value numbers that reflect a gross annual return of 0% each year.

AGE	CONSTANT 6.30% GROSS ANNUAL RETURN ACCOUNT VALUE	CONSTANT 0% GROSS ANNUAL RETURN ACCOUNT VALUE	4.5% COMPOUNDING INCOME/DEATH BENEFIT BASE	4.5% ANNUAL WITHDRAWAL
65	\$500,000	\$500,000	500,000	
66	\$511,316	\$480,515	522,500	
67	\$522,702	\$461,088	546,013	
68	\$534,142	\$441,700	570,583	
69	\$545,622	\$422,332	596,259	
70	\$530,153	\$376,888	596,259	\$26,832
71	\$514,076	\$332,455	596,259	\$26,832
72	\$497,366	\$289,011	596,259	\$26,832
73	\$506,969	\$272,611	623,091	
74	\$516,502	\$256,127	651,130	
75	\$496,488	\$211,064	651,130	\$29,301
76	\$475,686	\$167,003	651,130	\$29,301
77	\$454,066	\$123,923	651,130	\$29,301

What if their account value drops to zero?

If Mike and Marilyn's account value drops to zero and there is an income base remaining, we will automatically begin the lifetime payout phase under the GMIB Plus. This means that they will begin receiving a stream of payments that will last as long as the last survivor lives under the Joint Life with 5 Years Period Certain payout option. If both Mike and Marilyn pass away before 5 years, their beneficiaries will receive payments for the remainder of the 5 years. Please note that a death benefit is no longer available once lifetime income payments begin and/or if the account value drops to zero.

Ages 66 – 69 and 73 – 74

The benefit base compounds at 4.5% each year, allowing their income and death benefit to grow.

Ages 70 – 72 and 75 – 77

The benefit base increases by the same amount as the withdrawals (4.5%), so in these years, the benefit base value stays the same, even though their account value decreases.

When Mike passes away at age 77, Marilyn can choose one of the following options:

1. Continue the annuity contract, benefits and withdrawals at no additional cost. Upon continuation, Marilyn's account value will reset to the death benefit amount of \$651,130.

OR

2. Take the \$651,130 EDB death benefit.



4.5% for life, if you begin withdrawals at or after age 60

With the GMIB Plus, if you have not taken withdrawals before age 60, your account value drops to zero thereafter and you elect the single life payout option, you are guaranteed to receive lifetime payments equal to at least 4.5% of the income base.¹ In order to receive lifetime payments, there must be an income base remaining.

¹ Single life payout option is the Single Life with 5 Years Period Certain payout option.

Get larger payments by waiting to take withdrawals

The longer you wait to take withdrawals, the more money you can withdraw – while still preserving your lifetime income guarantee and death benefit.

This is because your benefit base grows at 4.5% per year – even in flat or down markets.

ORIGINAL INVESTMENT: \$100,000

GROSS ANNUAL RETURN: 0%

# OF YEARS YOU WAIT TO TAKE WITHDRAWALS	4.5% COMPOUNDING INCOME/DEATH BENEFIT BASE	4.5% WITHDRAWAL OF THE INCOME/DEATH BENEFIT BASE ¹
0	100,000	\$4,500
1	104,500	\$4,703
2	109,203	\$4,914
3	114,117	\$5,135
4	119,252	\$5,366
5	124,618	\$5,608
6	130,226	\$5,860
7	136,086	\$6,124
8	142,210	\$6,399
9	148,609	\$6,687
10	155,297	\$6,988
15	193,528	\$8,709
20	241,171	\$10,853

Hypothetical Example. For Illustrative Purposes Only.

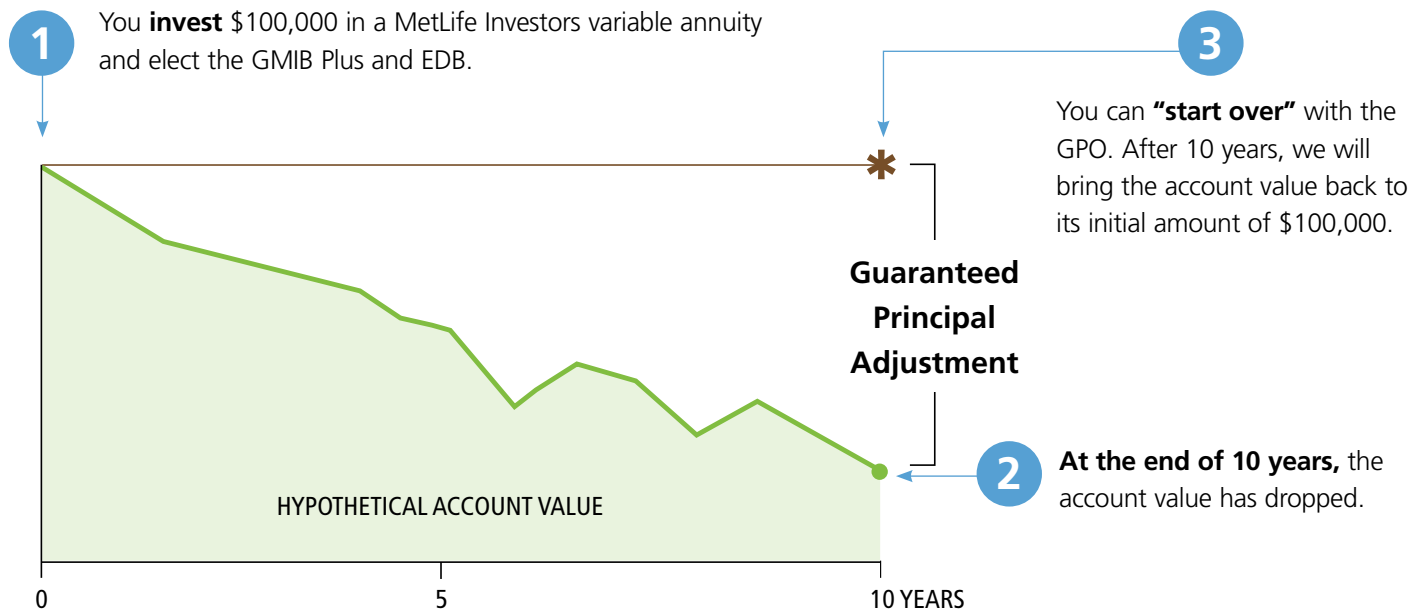
¹ You have the ability to take withdrawals as long as there is an account value remaining. If the account value goes to zero, we will automatically begin the lifetime payout phase under the GMIB Plus. If this occurs, you may receive more or less than the 4.5% withdrawal amount. For qualified contracts and IRAs, if your required minimum distribution (RMD) amount for this annuity is greater than 4.5%, you can withdraw that RMD amount without reducing the income/death benefit base.

Get your principal back if your needs change

With the GMIB Plus, you have the flexibility to elect the Guaranteed Principal Option (GPO) at no additional cost. If after 10 contract years, your account value has dropped and you decide you'd rather not receive lifetime income, you have a one-time option to bring your account value back to the original amount.²

You need to elect the GPO within 30 days following your 10th or a later contract anniversary, but prior to the oldest contract owner's 91st birthday. Once elected, the contract and EDB (if elected) will continue, but the GMIB Plus will be cancelled and you'll no longer pay the GMIB Plus annual fee.

Here is how the GPO works:



² The original amount is equal to purchase payments made in the first 120 days of the contract, adjusted proportionately for withdrawals. Purchase payments made after 120 days will not be considered part of the initial investment, but are added to the account value and affect whether a Guaranteed Principal Adjustment is due. The GPO is not available in the state of WA.

GMIB Plus and EDB

Guaranteed growth of your benefit base

Your future income and death benefit are protected if your account value declines. The GMIB Plus 4.5% Compounding income base and EDB 4.5% Compounding benefit base (we'll call both the "benefit base") equal your purchase payments compounded through the contract anniversary prior to the oldest contract owner's 91st birthday at the greater of: (a) 4.5% or (b) your required minimum distribution (RMD)¹ as a percentage of the benefit base, adjusted for withdrawals.² If your account value exceeds your benefit base, you can increase your annual withdrawals, future lifetime income and death benefit by electing optional step-ups through the contract anniversary prior to the oldest contract owner's 81st birthday. See the annual step-up section on page 11 for more details.

There is also a GMIB Plus Highest Anniversary Value (HAV) income base and EDB HAV benefit base that lock in any account value gains on each contract anniversary, adjusted proportionately for withdrawals, prior to the oldest contract owner's 81st birthday.² The HAV income base does not reset the 10 year waiting period to begin lifetime income. The HAV income and benefit bases do not increase the annual charge upon reset. See prospectus for details.

Pursue investment growth

With the GMIB Plus and EDB, investment options are only available within the Portfolio Flexibility Program. This program gives you the ability to choose from a variety of professionally managed asset allocation portfolios or build your own asset allocation mix from our wide selection of investment options, including a Fixed Account (if available). Either way you can design an investment strategy that is tailored to your financial goals, retirement time horizon and risk tolerance. Please refer to the "Investment Allocation Restrictions for Certain Riders" section of the prospectus for details on the Portfolio Flexibility Program.

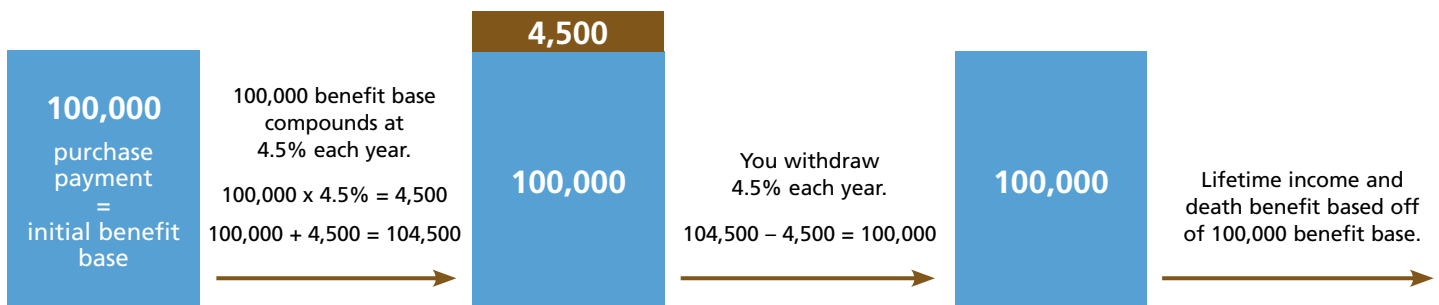
Asset allocation does not ensure a profit or protect against loss.

Take withdrawals (including RMDs) when you need them

Each contract year, you can take withdrawals of up to the greater of:

- 4.5% of the beginning of the contract year's benefit base; or
- Your required minimum distribution (RMD).¹

If you take this amount, your benefit base will never go down, even if your account value does, because the benefit base increases by the same amount as the withdrawal. This withdrawal will reduce the benefit base on a dollar-for-dollar basis.^{2,3}



Cumulative withdrawals exceeding the greater of 4.5% of the benefit base or your RMD will reduce the benefit base on a pro rata (proportionate) basis and the benefit base will only compound at 4.5% in that contract year.

Please Note: If you need to take RMDs from your qualified contract or IRA, we recommend that you enroll in the MetLife Automated Required Minimum Distribution program, though it is not required.

What's the difference?

"Dollar-for-dollar" withdrawals reduce the benefit base by the same dollar amount as the withdrawal amount. For example, a \$4,500 withdrawal will reduce the account value and benefit base by \$4,500.

"Pro rata" withdrawals reduce the benefit base by the same proportion that the withdrawal reduced the account value. In other words, if a withdrawal reduced the account value by 5.5%, then the benefit base would also be reduced by 5.5% in that year.

¹ The RMD amount referenced only pertains to qualified contracts and only to RMDs associated with this contract and is the greater of this year's or last year's RMD. See prospectus for details.

² In the prospectus, the 4.5% Compounding income base and 4.5% Compounding benefit base are referred to as the Annual Increase Amount. The Highest Anniversary Value (HAV) income base and HAV benefit base are referred to as the Highest Anniversary Value and the Income/Death Benefit Base is defined as the greater of the two. The income/benefit bases do not establish a cash or account value or a minimum return for any investment portfolio. The GMIB Plus income base cannot be taken as a lump sum withdrawal. The EDB benefit base can only be taken as a lump sum withdrawal upon death.

Lock in gains with an optional annual step-up

If your account value exceeds the benefit base, and you are age 80 or younger, you can increase your annual withdrawals, future lifetime income and/or death benefit by:

- **Electing an optional one-time step-up** each year on any contract anniversary; or
- **Electing an optional automatic annual step-up** to occur on each of the next 7 contract anniversaries. You can re-elect the automatic annual step-ups at the end of the 7 contract year period, but only until the oldest contract owner's 81st birthday. You can cancel the optional automatic annual step-up at any time 30 days prior to your contract anniversary.

Electing a step-up increases the benefit base to equal the higher account value. Each time a step-up occurs to the benefit base, we reset the 10 year waiting period to begin fixed lifetime payments under the GMIB Plus. At each step-up, the annual charge may be adjusted, not to exceed the charge applicable to current annuity purchasers of the same benefit, up to a maximum of 1.50%.

If you take a withdrawal that reduces your account value below the benefit base, you will not be able to take a step-up at that time.

Take lifetime income

If you elect the GMIB Plus, you may choose to begin fixed lifetime income payments under the benefit by age 91, as long as they begin within 30 days after the 10th or a later contract anniversary.⁴ If a step-up occurs, the 10 year waiting period starts from the date of the last step-up.

MetLife Investors calculates your lifetime income payments two different ways:

- Using your current account value at standard annuity payout rates in effect at that time; and
- Using your income base at conservative GMIB Plus annuity payout rates guaranteed under the benefit. See the prospectus for details.

You receive the payout that produces the most income!

If current annuity purchase rates applied to your account value would produce greater income than using the GMIB Plus, you'll receive that income instead. In that case, the GMIB Plus will not be exercised, it will terminate and you would have paid for it without ever using it.

Once you begin the lifetime income phase of your annuity, you will no longer have a death benefit or account value and will no longer be invested in the market.

What happens after age 90?

For the EDB, withdrawals will reduce your death benefit proportionately.

For the GMIB Plus, if you do not begin lifetime payments by the contract anniversary prior to age 91, the benefit will be cancelled, but your contract will continue.

³ Withdrawals in the first year must be made utilizing the Systematic Withdrawal Program to avoid withdrawal charges. However, you do not have to elect the GMIB Plus or EDB to take withdrawals under the Systematic Withdrawal Program or free annual withdrawal provisions of the contract. Withdrawals that exceed the free withdrawal provisions of the contract, including systematic withdrawals, may be subject to withdrawal charges. Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, a 10% Federal income tax penalty may apply. Withdrawals will reduce the living and death benefits and account value.

⁴ For qualified contracts, including IRAs, you may be required to take withdrawals from your contract to satisfy your RMDs, prior to beginning lifetime income payments. Lifetime income payments will also need to comply with the required distribution rules. Please consult with your independent legal/tax advisor.

⁵ For qualified contracts, including IRAs, non-spousal annuitants cannot be greater than 10 years apart.

Your fixed lifetime payout options

Under the GMIB Plus, you can elect one of these two options:

- **Single Life with 5 Years Period Certain.** If you die before 5 years, your beneficiaries receive payments for the remainder of the 5 years.
- **Joint Life with 5 Years Period Certain.** If both you and your spouse die before 5 years, your beneficiaries receive payments for the remainder of the 5 years. In this case, annuity payments are made for the greater of 5 years or as long as the last survivor lives. The joint annuitant does not have to be a spouse.⁵

Take the withdrawals you need. Provide the protection they deserve.

Through a combination of our flexible living and death benefits, you can have:

- **Real-life flexibility** that allows you to adjust withdrawals when your needs change
- **Choice and flexibility** for your surviving spouse
- **Guaranteed income for you and assets for your loved ones** – 4.5% withdrawals at any age and 4.5% compounded growth of your benefits each year

GMIB Plus and EDB Facts

	GMIB Plus	EDB
Guaranteed Growth Feature	Greater of 4.5% or your RMD as a percentage of the income base	Greater of 4.5% or your RMD as a percentage of the benefit base
Annual Withdrawals	Dollar-for-dollar withdrawals of up to 4.5% or your RMD (if greater)	Dollar-for-dollar withdrawals of up to 4.5% or your RMD (if greater)
Step-Ups	Manual or automatic (7 year period) on each contract anniversary, prior to age 81. Step-ups reset the 10 year waiting period to begin lifetime payments under GMIB Plus.	Manual or automatic (7 year period) on each contract anniversary, prior to age 81.
Return of Principal Option	Yes	N/A
Lifetime Payout Options	Two payout options available: Single Life with 5 Years Period Certain or Joint Life with 5 Years Period Certain	N/A
Issue Age	Must be age 78 or younger at time of purchase. Certain broker/dealers may have issue age restrictions. Must be elected at contract issue. May be cancelled under the Guaranteed Principal Option, if available.	Must be age 75 or younger at time of purchase. Irrevocable once elected. Not available with the Series C variable annuity in the state of WA. Can only be elected in combination with the GMIB Plus at contract issue.
Annual Charge	Additional annual charge of 1.00% of the higher of two income bases, deducted from the account value and assessed on the contract anniversary date. Upon a step-up, fee may increase, up to a maximum of 1.50%.	Additional annual charge of 0.60% (issue ages 0-69) or 1.15% (issue ages 70-75) of the higher of two benefit bases, deducted from the account value and assessed on the contract anniversary date. Upon a step-up, fee may increase, up to a maximum of 1.50%.

the strength of **MetLife**

MetLife Investors is proud to be part of the MetLife family, dedicated to helping build financial freedom for everyone.

MetLife¹ has a long history of leadership and integrity.

- Paid claims and cash surrenders throughout the Great Depression, while banks were closing their doors.²
- Made the largest contribution to the U.S. war effort in World War II of any single investor.³
- Responded quickly and decisively to the Sept. 11, 2001 tragedy, paying first claim on 9/14⁴ and investing \$1 billion in the U.S. economy.

All product guarantees, including optional benefits, are based on the claims-paying ability and financial strength of the issuing insurance company.

Today MetLife is one of the most trusted names — and well-respected brands — in the world.

- MetLife, Inc. is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers in over 60 countries. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East.
- Over 90 of the nation's top one hundred FORTUNE 500^{®5} companies trust MetLife to provide the financial tools and protection they need to live life to the fullest.
- MetLife named one of Fortune Magazine's "World's Most Admired Life/Health Insurance Companies of 2011."⁶
- MetLife named "2011 Insurance Risk Manager of the Year" by Risk Magazine, an award based on our overall risk management program.⁷

1 Metropolitan Life Insurance Company and its affiliates

2 www.metlife.com, "Supporting Country and Community"

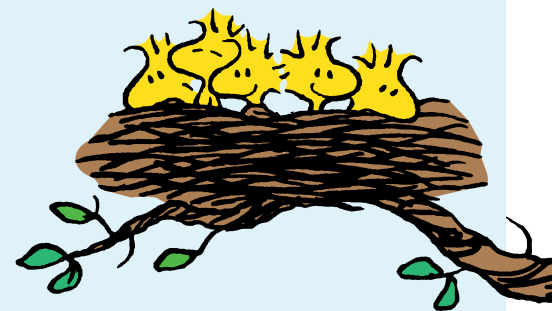
3 MetLife Publication, 1946: "About Our Work in '45"

4 Robert H. Benmosche, MetLife, Inc. Chairman & CEO, July 1998 to March 2006, Public Statement 9/14/01

5 FORTUNE 500[®], April 2011. FORTUNE 500[®] is a registered trademark of FORTUNE[®] magazine, a division of Time, Inc.

6 FORTUNE[®] magazine, Most Admired Companies, March 21, 2011 issue

7 "Risk Awards 2011." Risk Magazine January 10, 2011. www.risk.net/risk-magazine



GMIB Plus and EDB

For more information, contact your financial professional today.

Investment Performance Is Not Guaranteed.

This material must be preceded or accompanied by a prospectus for variable annuities issued by MetLife Investors USA Insurance Company. Prospectuses for the investment portfolios are available from your financial professional. The contract prospectus contains information about the contract's features, risks, charges and expenses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

Variable annuities are long-term investments designed for retirement purposes. MetLife Investors variable annuities have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. All contract and rider guarantees, including optional benefits and any fixed account crediting rates or annuity payout rates, are backed by the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company and the underwriter do not back the financial strength of the broker/dealer or its affiliates. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% Federal income tax penalty. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

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- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

For the **if in life**®

MetLife