



MetLife

longevity

Income GuaranteeSM



A "SAFETY NET" OF LIFETIME INCOME FOR LATER IN LIFE

- > Flexible Access Version
- > Maximum Income Version

METLIFE INVESTORS LONGEVITY INCOME GUARANTEESM IS ISSUED BY METLIFE INVESTORS USA INSURANCE COMPANY AND IN NEW YORK, ONLY BY FIRST METLIFE INVESTORS INSURANCE COMPANY. METLIFE LONGEVITY INCOME GUARANTEESM IS ISSUED BY METROPOLITAN LIFE INSURANCE COMPANY.

You've saved for retirement. You've taken the time to understand your investments and make sure they are working hard for you. You may even have a plan for what you'd like to do as you transition into your retirement years.

Now is your chance to put that plan into action and make the most of your retirement assets – by guaranteeing a “safety net” of lifetime income with the Longevity Income Guarantee annuity (LIG).

do more

with the money you have

WHAT YOU'LL FIND IN THIS BROCHURE

FLEXIBLE ACCESS VERSION

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LIG may not be available in all states and state variations may apply. The LIG is a fixed deferred income annuity. Guarantees under the LIG are based on the claims-paying ability and financial strength of the issuing insurance company.

• 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



With LIG, you can:

Generate lifetime income

LIG guarantees a fixed amount of monthly income that starts in the future and lasts as long as you live (or as long as both you and your spouse or partner lives).

Manage your assets more efficiently

Because your future income is already determined with LIG, you may have the confidence and the opportunity to take more money earlier in retirement or invest somewhat more aggressively (i.e., allocating a larger proportion to equities).

There are two versions of the Longevity Income Guarantee annuity available that can provide lifetime income and allow you to manage your assets more efficiently.

For clients seeking flexibility – The Flexible Access Version (FAV) offers the ability to start income when you need it, a death benefit and a liquidity option.

For clients seeking maximum income – The Maximum Income Version (MIV) offers a higher level of income payments beginning at age 85. Income can only begin at 85 and there is no death benefit or liquidity option.

FLEXIBLE ACCESS VERSION

know exactly what your lifetime income will be in the future

With each purchase payment made to LIG, you are “buying” a future lifetime income stream at today’s rates.¹ This allows you to determine, up-front, how much income you’ll receive beginning at a specific point in the future, based on how much money you put into the contract and when. You can fund your LIG contract with a lump sum or with incremental purchase payments.²

Why buy now?

By purchasing LIG sooner and waiting to take income, you can receive more LIG income.

Hypothetical Example. For Illustrative Purposes Only.

As you can see in the chart below, making purchase payments just 10 years earlier (age 45 vs. 55 or age 55 vs. 65) can almost double your income at age 85. Making purchase payments 20 years earlier (age 45 vs. 65) will more than triple your future income. In addition, waiting just 5 more years to take income (from age 80 to age 85) can mean a payout of nearly twice as much, regardless of when you put money into your LIG contract.

If you made a lump sum payment of \$50,000 into an LIG contract...		Annual income amount based on income start age ³ Life Annuity income type									
		65		70		75		80		85	
		male	female	male	female	male	female	male	female	male	female
Contract Issue Age	45	\$8,044	\$7,649	\$12,101	\$11,348	\$18,979	\$17,526	\$31,969	\$28,948	\$60,018	\$53,136
	50	\$6,127	\$5,828	\$9,092	\$8,550	\$14,210	\$13,200	\$23,546	\$21,557	\$42,997	\$38,805
	55	\$4,768	\$4,531	\$6,910	\$6,504	\$10,589	\$9,887	\$17,334	\$16,049	\$30,619	\$28,236
	60	\$3,730	\$3,537	\$5,385	\$5,064	\$8,017	\$7,504	\$12,718	\$11,891	\$21,741	\$20,515
	65	N/A	N/A	\$4,229	\$3,968	\$6,256	\$5,856	\$9,553	\$8,982	\$15,439	\$14,864

Future income payments are based on the annuity purchase rates available on the day you make a purchase payment into LIG’s Flexible Access Version. The above income payments for this example were based on a lump sum purchase payment and annuity purchase rates in effect on 11/29/10 and are not to be construed as guarantees or estimates of amounts to be paid in the future. Please ask your financial professional to provide you with an LIG quote that shows the actual future income payments you would receive if you made a purchase payment into LIG on the day the quote was run.

What income options are available?

Although you can only purchase LIG as a single owner,⁵ once you decide to start taking income, you can choose from the available income types:

- Payments for life (Life Annuity – default income type). Life Annuity is the income type under which we provide quotes and make income payments if you do not elect a different income type (if available) on the income start date.⁶
- Payments for life and that of another, e.g., a spouse or partner (Joint and Last Survivor Life Annuity)
- Payments for life, but guaranteed for a certain number of years, if you or you and another, e.g., a spouse or partner, die prematurely (Life or Joint Life with Guarantee Period)

The Life Annuity and Joint and Last Survivor Life Annuity are the only income types guaranteed to be available on the income start date. Other income types may also be available but may provide lower monthly payments.³

Why is the payout so much more at age 85?

Age 85 is considered the average life expectancy* for someone who is age 65, so age 85 is when you'll receive the most annual income payments under LIG. Age 85 is also the latest age at which you may begin taking LIG income.

What if you need to invest a little at a time?

You can make multiple purchase payments into your Flexible Access Version LIG contract instead of one lump sum payment. As a hypothetical example, if a female invested \$5,000 a year for 10 years starting at age 55, she would receive an annual income of \$21,524 for life starting at age 85.^{3,7} Given the same situation, a male would receive \$22,926 a year for life starting at age 85.^{3,7}

For subsequent purchase payments, you will receive the greater of the current annuity purchase rate on the day the purchase payment is received or a minimum guaranteed annuity purchase rate. In the hypothetical examples above, the minimum guaranteed annuity purchase rate would result in an annual lifetime income of \$10,916 for a female and \$12,022 for a male.¹

- 1 LIG annuity purchase rates are based on interest rates, expense and life expectancy assumptions.
 - 2 \$2,500 minimum for initial purchase payment. \$500 minimum for additional contributions. Total purchase payments of \$1,000,000 or more require prior company approval.
 - 3 Income payments will be reduced for a female and/or if you select a life with guaranteed period or any joint income type. Ordinary income taxes apply to the taxable portion of annuity income payments. The effect of taxes is not considered.
 - 4 Income payments may not begin for at least two years from the contract issue date or age 50, whichever is later. In Florida - Income may begin one year after the contract issue date and if income is taken early (prior to two years after contract issue), the only income type available will be the Life Annuity or Joint and Last Survivor Life Annuity.
 - 5 Owner and annuitant must be the same person except in the case of a non-natural owner. We may impose qualifications on non-natural owners.
 - 6 If you do not make an election, we will automatically begin making income payments within 3 months of the date you attain age 85. An LIG issued as an IRA may require income to begin earlier than age 85 to comply with IRA required minimum distributions (see footnote 1 on page 5 and footnote 3 on page 6.) Ordinary income taxes apply to the taxable portion of annuity income payments.
 - 7 Future income payments are based on the annuity purchase rates available on the day you make a purchase payment into LIG. The income payment for this example was based on an annuity purchase rate in effect on 11/29/10 and is not to be construed as a guarantee or estimate of amounts to be paid in the future. Please ask your financial representative to provide you with an LIG quote so that you can see the actual future income payments you would receive if you made a purchase payment into LIG on the day the quote was run.
- * Source: Annuity 2000 Mortality Table; Society of Actuaries "Income Start Date" is referred to as "Commencement Date", "Lifetime Annuity Income Type" is referred to as "Default Income Type" and "Income Start Age" is referred to as "Commencement Age" in the contract and on the quote.

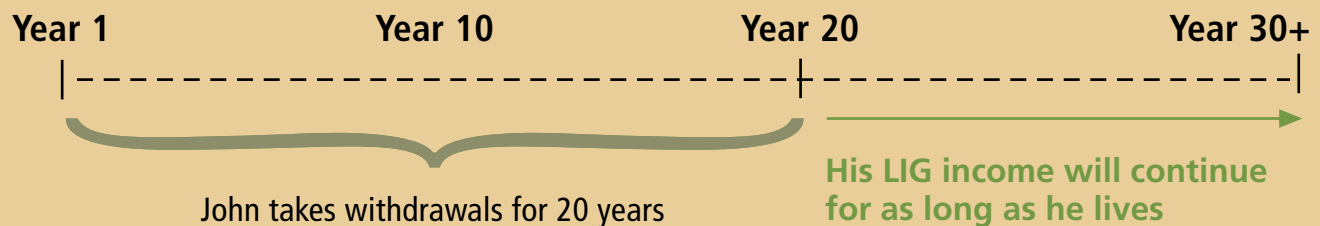
manage your assets more efficiently

With LIG, you determine when to begin your lifetime income. LIG makes retirement planning easier because it allows you to manage your other retirement assets so that they provide income for the period of time prior to the start of LIG income. If you manage those assets well, you may even have assets remaining once your LIG income begins.

Meet John

Hypothetical Example. For Illustrative Purposes Only.

John plans to retire at age 65. He purchases an LIG contract with a small portion of his retirement assets and intends to begin taking LIG income at age 85. In this scenario, LIG would generate enough income to cover John's expected future needs and expenses. Therefore, he only needs to take withdrawals from his other investments for 20 years. Knowing this can help him manage those investments more efficiently.



Please keep in mind that there are no guarantees when it comes to investing, so you can never be sure exactly how long your money will last. Talk to your financial professional about how best to manage your retirement income strategy.

make the most of your assets

LIG works with your other investments to help you build a complete income strategy. With LIG as part of your overall portfolio, you may decide to take larger withdrawals earlier in retirement than you would if you didn't have LIG's "safety net" of lifetime income.

Meet Nancy and Patty, twins

Hypothetical Example. For Illustrative Purposes Only.

These sisters have worked hard all of their lives and are planning to retire. At age 65, each has an IRA worth \$500,000.¹ At this point, their money is in a variety of investments, none of which are guaranteed and all of which are subject to market fluctuations. Both Nancy and Patty plan to withdraw \$20,000 a year. They know that people are living longer than ever before² and are hoping that their income will last as long as they do.

*Each decides to take a different approach.
Let's see which one works best...*



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

² Source: Annuity 2000 Mortality Table; Society of Actuaries

Nancy generates income solely from investments

Nancy puts her entire portfolio into various investments and begins a systematic withdrawal program, taking 4%, or \$20,000, each year. **That may sound like a reasonable strategy, but keep in mind that Nancy has no guarantee that her money will last a lifetime.**

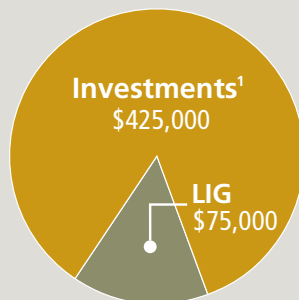


- 1 Hypothetical example does not represent an investment in any specific product and should not be deemed a representation of past or future performance or a guarantee of any kind. Charges and expenses that would be associated with an actual investment are not reflected. Such items, if included, would reduce the investment and withdrawals.
- 2 Income for a female based on LIG annuity purchase rates as of 11/29/10 and the Life Annuity income type. This example is not an actual quote. Actual annuity purchase rates will be determined on the date of each purchase payment and will vary. Income payments will be greater for a male. Income payments will be reduced for a life with guaranteed period or any joint income type. Ordinary income taxes apply to the taxable portion of annuity income payments.
- 3 For LIG contracts - The maximum income start age for IRAs will be age 70 if you do not provide notice to our annuity service center at least 30 days prior to your 70th birthday that (1) you will satisfy the RMD attributable to this contract from one or more of your other IRAs; and (2) you will begin receiving income payments from this contract if you can no longer satisfy the RMD from your other IRAs.

Patty uses a combination of LIG and investments

Patty divides her \$500,000 between investments with a systematic withdrawal program and an LIG annuity. Because Patty knows exactly how much LIG income she'll receive and when, she knows how long her other investments need to last, so she feels comfortable taking 5% per year through her systematic withdrawal program instead of 4%. Her systematic withdrawal program could still run out of money, and she faces similar risks that Nancy does. However, the risk of outliving her money is significantly reduced because Patty has a "safety net" of lifetime income with LIG.

OVERALL PORTFOLIO \$500,000



Turning
Assets into
Income

ANNUAL CASH FLOW

5% systematic
withdrawal program:
\$21,250/year
starting at age 65

LIG income:²
\$22,297/year
starting at age 85
**Lifetime Income
Guaranteed**

Please note: At age 70½, Patty will need to start taking IRS required minimum distributions (RMDs).³ In this example, the RMDs will be paid from her other IRA investments, not from her LIG contract.

Future income payments are based on the annuity purchase rates available on the day you make a purchase payment into LIG. The above LIG income payment for this example was based on a lump sum purchase payment into the Flexible Access Version and annuity purchase rate in effect on 11/29/10 and is not to be construed as a guarantee or estimate of amounts to be paid in the future. Please ask your financial professional to provide you with an LIG quote that shows the actual future income payments you would receive if you made a purchase payment into LIG on the day the quote was run.

With LIG, Patty has options:

If she wants to invest a little more aggressively...

Patty may feel more confident about allocating a slightly larger percentage of her investment to equities (provided she stays within her risk tolerance), knowing she'll have guaranteed lifetime income later on. Of course, there are no guarantees when investing in equities, so Patty's investments may also experience more volatility as the market fluctuates.

Equity securities are more volatile than bond securities and cash equivalents. Past performance is no guarantee of future results.

If she needs extra money for other purposes...

Patty can take a smaller withdrawal from her investments (4% a year or less), and use the extra money for other purposes, such as discretionary expenses, leaving a legacy for her family or a charitable organization or addressing any long-term care or healthcare concerns that may arise.

If her systematic withdrawal program runs out before age 85...

Patty has the option to begin taking LIG income sooner, although the annual payout will be less than if she waited until age 85.

LIG helps protect against risks

Both Nancy and Patty face certain risks because their investments are not guaranteed. Their assets will fluctuate with market conditions and can be quickly depleted by severe market declines or unforeseen major expenses. However, unlike Nancy, Patty made sure to protect her future lifetime income. With LIG, Patty can feel confident that she will have lifetime income when she gets older, even if the money in her other investments runs out. On the other hand, if she still has money left in her other investments once her LIG income begins, she has the freedom to use that money for other purposes.

What portion of your assets should go into LIG?

Like Patty, you should only consider using a portion of your retirement portfolio to purchase an LIG contract. The amount that goes into LIG will depend on your particular situation. We are simply using this example as an illustration of how LIG can work with other investments to provide lifetime income. Please consult with your financial professional about your situation before making investment decisions.



flexibility

when you need it

IF the unexpected happens, you may be able to take the withdrawal you need.

If something unexpected happens after you begin taking income, you have the freedom to take a full or partial withdrawal (also referred to as “commutation”).¹ Your request must be received within 60 days of the date you begin taking income.²

There is no additional charge for taking a full or partial withdrawal from your LIG contract. First, we will need to establish the commuted value on that day (we translate the lifetime payment stream into a present-day, fair market value on the date your request is processed, using annuity purchase rates in effect on that day).³

The commuted value is affected by three factors:

- **How much time has passed since you purchased the contract** – the more time that has passed, generally the larger the value
- **Interest rates at the time** – generally lower interest rates mean a higher value, higher interest rates mean a lower value
- **How long it is estimated you’ll live, based on actuarial tables** – generally the longer it is assumed you’ll live, the higher the value, the shorter it is assumed you’ll live, the lower the value

If you take a full withdrawal it will be in lieu of the guaranteed lifetime income payments.

If you die prematurely and...

You haven’t started taking income...

your beneficiary(ies) will receive a death benefit equal to your total purchase payments compounded at 3% annually.

You had begun receiving income...

and had selected an income type with a guaranteed period, your beneficiaries would receive income payments until the guaranteed period was complete.

1 This feature is not available in KS, PA, TX and WA. The taxable portion of any withdrawal will be subject to ordinary income tax and if withdrawn prior to age 59½, may be subject to a 10% Federal income tax penalty.

2 Income payments may not begin for at least two years from the contract issue date or age 50, whichever is later. In Florida – Income may begin one year after the contract issue date.

3 LIG annuity purchase rates are based on current interest rates, expense and life expectancy assumptions.



MAXIMUM INCOME VERSION

You can receive even more income with the Maximum Income Version.

This version, however, does not provide a death benefit or withdrawal/commutation option and you must wait until you are age 85 to receive income.

Hypothetical Example. For Illustrative Purposes Only.

If you made a lump sum payment of \$50,000 into an LIG contract...	Life Annuity – Annual Income at age 85 ¹	
	Flexible Access Version male / female	Maximum Income Version male / female
Issue Age		
55	\$30,619 / \$28,236	\$54,019 / \$42,835
60	\$21,741 / \$20,515	\$40,383 / \$32,238
65	\$15,439 / \$14,864	\$29,457 / \$23,727

Future income payments are based on the annuity purchase rates available on the day you make a purchase payment into LIG. The above income payments for this example were based on a lump sum purchase payment and annuity purchase rates in effect on 11/29/10 and are not to be construed as guarantees or estimates of amounts to be paid in the future. Please ask your financial professional to provide you with an LIG quote that shows the actual future income payments you would receive if you made a purchase payment into LIG on the day the quote was run.

At age 85, you have the choice of two income types:

- Payments for life (Life Annuity - default income type)²
- Payments for life and that of another, e.g., a spouse or partner (Joint and Last Survivor Life Annuity)

Please keep in mind that there is no death benefit³ with this version and no withdrawal/commutation feature.

¹ Income payments will be reduced for a female and/or if you select a life with guaranteed period or any joint income type. Ordinary income taxes apply to the taxable portion of annuity income payments. The effect of taxes is not considered.

² If you do not make an election, we will automatically begin making income payments within three months of the date you attain age 85 under this income type. An LIG issued as an IRA may require income to begin earlier than age 85 to comply with IRA required minimum distributions. Ordinary income taxes apply to the taxable portion of annuity income payments. "Income Start Date" is referred to as "Commencement Date," "Lifetime Annuity Income Type" is referred to as "Default Income Type" and "Income Start Age" is referred to as "Commencement Age" in the contract and on the quote.

³ If you die before income payments begin at age 85, neither you nor a beneficiary receives any payments.

FOR BOTH VERSIONS

track your future income

Quarterly statements can help you plan for retirement

No matter how you fund your LIG contract, you can see, on a quarterly basis, how your purchase payments translate into future income. Each quarterly statement shows how much lifetime income you would receive at different income start dates.

Longevity Income GuaranteeSM
Flexible Premium Deferred Income Annuity
Quarterly Statement
July 1, 2008 - September 30, 2008

MetLife

JOE CLIENT Contract # 0000000000

Longevity Income Guarantee
Flexible Access Version

Issue Date: June 12, 2008
Owner: JOE CLIENT
Annuitant: JOE CLIENT
Date of Birth of Annuitant: February 24, 1943
Death Benefit as of 09/30/08: \$246,400.01
Tax Market: IRA

Questions about your account?
Call your account representative or use our toll-free number (800) 635-7775, Monday to Friday, 9:00 a.m. to 5 p.m. ET or write to the above address.

Benefits Summary

Life Annuity (See Select Income Type)

Guaranteed Amount of Monthly Income if you begin receiving income payments at:

Total Purchase Payments	Age 65*	Age 68	Age 70	Age 75	Commencement Age 85	
06/12/08 - 06/08/08	\$294,128.68	\$1,653.87	\$1,728.84	\$2,519.84	\$3,151.74	\$4,279.52
Current Quarter: 07/01/08 - 09/30/08	\$1,208.62	\$94.00	\$97.85	\$79.52	\$123.48	\$163.11
Total: 06/12/08 - 09/30/08	\$295,337.30	\$1,747.87	\$1,826.69	\$2,599.36	\$3,275.22	\$4,442.63

*Guaranteed for 10 years, minimum age at which an annuity contract period will begin.

MetLife Mail-in Form Lump Sum Deposits

Make check payable to: _____
Write your account number on the check (if) and mail to: _____

Purchase Payment (Minimum deposit \$100.00) \$ _____

To change or add new purchase payments, _____

Contract Number _____

Page 1 of 4



“you have a safety net” of lifetime income — with LIG



Guarantees for the ‘IFs’ in life

As you plan for retirement, keep in mind that even a well-diversified portfolio cannot guarantee lifetime income. Market fluctuations, long life spans and unforeseen expenses can deplete any retirement savings quicker than expected. With the Longevity Income Guarantee annuity (LIG), you have a “safety net” of lifetime income starting later in life. Your LIG lifetime income is guaranteed regardless of how long you live or what happens in the market.

Request a quote to see actual dollar amounts

To see actual income amounts that you can receive in the future, you can request a quote based on how much money you’d like to put into the contract or how much income you’d like to receive in the future.

Talk to your financial professional about the Longevity Income Guarantee annuity and request a quote today!

about

MetLife

MetLife and its affiliates are dedicated to helping build financial freedom for everyone.

MetLife¹ has a long history of leadership and integrity.

- Began its operations in 1868
- Paid claims and cash surrenders throughout the Great Depression, while banks were closing their doors²
- Made the largest contribution to the U.S. war effort in World War II of any single investor³
- On September 11, 2001, MetLife responded quickly and decisively to the tragedy (first claim paid on 9/14)⁴ and invested \$1 billion in the U.S. economy

All guarantees 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.⁵
- Over 90 of the nation's top one hundred FORTUNE 500^{®6} 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 2010"⁷

1 Metropolitan Life Insurance Company and its affiliates

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

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

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

5 November 1, 2010

6 FORTUNE 500[®], June 2010. FORTUNE 500[®] is a registered trademark of FORTUNE[®] magazine, a division of Time, Inc.

7 FORTUNE[®] magazine, Most Admired Companies, March 22, 2010 issue



Product availability and features may vary by state.

The Longevity Income Guarantee annuity, like all annuities, is an insurance product and is not insured by the FDIC, the NCUSIF or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. All guarantees depend solely on the issuing insurance company's claims-paying ability and financial strength. Annuities have limitations, exclusions, termination provisions and terms for keeping them in force. Please consult your financial professional for complete details.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek 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 advisors regarding your particular set of facts and circumstances.

The MetLife Investors Longevity Income Guarantee is issued by MetLife Investors USA Insurance Company on Policy Form Number MLIU-PIB-1 and in New York, only by First MetLife Investors Insurance Company on Policy Form Number FMLI-PIB-1 (collectively and singly, MetLife Investors). The MetLife Longevity Income Guarantee is issued by Metropolitan Life Insurance Company on Policy Form Number ML-PIB-1. December 2010

- 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

For the **if in life**[®]

MetLife

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