if I could have more guaranteed income and more consistent returns over time
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 benefit riders 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 rider 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
Through a combination of forward-thinking investment strategies and flexible benefits, MetLife Investors helps you build your retirement assets so that you can live more comfortably and retire more confidently.

**MetLife Investors offers a retirement strategy that has been purpose-built to help provide:**

- **More guaranteed income for you and assets for your loved ones** – 6% withdrawals at any age and 6% compounded growth of your benefits each year
- **More consistent returns over time** – the investment options seek to consistently build your assets by providing better protection against extreme market swings
- **Real-life flexibility** that allows you to adjust withdrawals when your needs change
- **Choice and flexibility** for your surviving spouse

This retirement strategy consists of a MetLife Investors variable annuity with the optional Guaranteed Minimum Income Benefit Max (GMIB Max) living benefit rider and/or optional Enhanced Death Benefit Max (EDB Max) rider, as well as specially designed investment options called the **Protected Growth Strategies**.

**GMIB Max and EDB Max**

With the GMIB Max, you can help grow and protect your retirement income, regardless of market conditions. This rider 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 Max, we calculate an “income base” that determines your lifetime income payments and withdrawals.

With the EDB Max, you can help grow and protect your legacy, regardless of market conditions. This rider 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 Max, we calculate a “benefit base” that determines your death benefit and withdrawals.

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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. Although you may have less risk from market downturns, you may also have less opportunity to benefit from market gains.
Grow and protect your income and legacy

When you purchase a MetLife Investors variable annuity, some of the optional riders you can elect include the GMIB Max living benefit and EDB Max death benefit. Each rider is available for an additional charge. You have the flexibility to purchase them separately or combine them. Both benefits are designed to work in similar ways and provide more guaranteed income and/or more assets for your loved ones through the 6% compounding feature.

**manage market declines**

Grow your income and death benefit at a consistent rate in flat or down markets. Your income and death benefit bases **compound at 6% per year**, regardless of what happens with the market or your account value.

**capture market gains**

Lock in market gains annually and get larger income payments in up markets under the benefits. If your account value increases, you can increase your current and future income payments and death benefit. You never lose these gains, even if your account value drops later.¹

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Please note that other versions of these riders are available to you, the GMIB Plus living benefit and EDB death benefit. These riders provide a 5% compounding feature and the ability to select from many investment options that are available with the Portfolio Flexibility Program. See prospectus for details.

¹ Keep in mind that with the Protected Growth Strategies, you may have less risk from market downturns, but may also have less opportunity to benefit from market gains.
Get real-life flexibility
that allows you to adjust when your needs change

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

<table>
<thead>
<tr>
<th>start and stop</th>
<th>take care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>withdrawals whenever you need them</strong></td>
<td><strong>of your income needs today and protect your loved ones in the future</strong></td>
</tr>
</tbody>
</table>
| You can take withdrawals of up to 6% 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 6% compounding in the future. If you take less than 6%, your benefit base will continue to compound by the difference. For example, if you take 4%, the benefit base will continue to compound at 2%, which increases your current and future income payments and death benefit. | With the GMIB Max and EDB Max, there are no competing priorities. You can take 6% 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 rider(s) in his or her own name at no additional cost. This option is only available if your spouse is the sole primary beneficiary.

   OR

2. Take the EDB Max death benefit. |

---

2 For the GMIB Max 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.
More consistent returns over time, with less risk

When you elect the GMIB Max and/or EDB Max, you also invest in one or more of the four Protected Growth Strategy portfolios and/or the Pyramis® Government Income Portfolio. You have the flexibility to allocate your purchase payments any way you’d like among these available investment options.

These specially designed portfolios seek to consistently build your assets by providing better protection against extreme market swings.

Although you may have less risk from market downturns, you may also have less opportunity to benefit from market gains.

The portfolios are professionally managed by leading investment firms and broadly diversified, using a wide range of investments. Their goal is to manage risk, while identifying opportunities for growth so that you may make steady progress toward your retirement goals.

Benefits of the Protected Growth Strategies:

- Professionally managed by leading investment firms
- Broadly diversified, using a wide range of investments
- Specially designed to manage risk, while providing opportunities for growth

1 The money market portfolio and Fixed Account are not available with the GMIB Max and EDB Max riders. Pyramis is a registered service mark of FMR LLC. Used under license.

2 Please note that the Protected Growth Strategy portfolios do not ensure a profit or prevent a loss and may not be appropriate for all investors. There is no guarantee that these portfolios will achieve their stated investment objectives.
Preventing losses is as important as generating gains.

In recent years, the market has become increasingly unpredictable. Recovering from unexpected declines, especially a substantial loss to your portfolio, can be difficult. The larger the decline, the larger the return you will need and the longer it will take to rebuild your investment. That is why preventing large losses is as important as generating gains.

For example, let’s assume that both Portfolio 1 and Portfolio 2 experienced losses for two consecutive years:

- Portfolio 1’s returns were -12% and -10%
- Portfolio 2’s returns were -15% and -13% (a difference of 3% each year)

In order to return to the original investment amount in the third year:

- Portfolio 1 would need a return of approximately 26%
- Portfolio 2 would need a return of approximately 35%

With more downside protection, it may be easier and faster to recover from a loss.

Hypothetical Example. For Illustrative Purposes Only.

Original Investment: $100,000

<table>
<thead>
<tr>
<th>Portfolio</th>
<th>Return in Year 1</th>
<th>Account Value in Year 1</th>
<th>Return in Year 2</th>
<th>Account Value in Year 2</th>
<th>Required Return in Year 3 to Get Account Value Back to $100,000</th>
<th>Account Value in Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio 1</td>
<td>-12%</td>
<td>$88,000</td>
<td>-10%</td>
<td>$79,200</td>
<td>26%</td>
<td>$100,000</td>
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<tr>
<td>Portfolio 2</td>
<td>-15%</td>
<td>$85,000</td>
<td>-13%</td>
<td>$73,950</td>
<td>35%</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

The example above does not include any product, rider or investment charges and does not represent the returns of any particular investment product.

Let’s take a closer look at the four Protected Growth Strategy portfolios

- AllianceBernstein Global Dynamic Allocation Portfolio
- AQR Global Risk Balanced Portfolio
- BlackRock Global Tactical Strategies Portfolio
- MetLife Balanced Plus Portfolio
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<table>
<thead>
<tr>
<th>RETURN IN YEAR 1</th>
<th>ACCOUNT VALUE IN YEAR 1</th>
<th>RETURN IN YEAR 2</th>
<th>ACCOUNT VALUE IN YEAR 2</th>
<th>REQUIRED RETURN IN YEAR 3 TO GET ACCOUNT VALUE BACK TO $100,000</th>
<th>ACCOUNT VALUE IN YEAR 3</th>
</tr>
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<tbody>
<tr>
<td>Portfolio 1</td>
<td>-12%</td>
<td>$88,000</td>
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<td>$100,000</td>
</tr>
</tbody>
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Let’s take a closer look at the four Protected Growth Strategy portfolios

- AllianceBernstein Global Dynamic Allocation Portfolio
- AQR Global Risk Balanced Portfolio
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- MetLife Balanced Plus Portfolio
A flexible and responsive approach to asset allocation.

The portfolio seeks to offer a flexible approach to asset allocation by dynamically adjusting the portfolio’s exposure to global equities and fixed income. The exposure to global equities and fixed income is primarily achieved by investing in individual securities that replicate the characteristics of various indices. The asset manager forecasts risk, the relationship between different asset classes and expected returns to actively manage the portfolio’s exposure to asset classes. The portfolio will have the flexibility to increase or decrease exposure to global equities, fixed income and opportunistic assets (commodities, emerging markets debt and equity, high yield, real estate and TIPS) and control the level of volatility primarily through the use of liquid and cost-effective derivatives. By responding quickly to changes in market conditions, the portfolio manages equity volatility in an attempt to mitigate risk.

LONG-TERM STRATEGIC ALLOCATION
(60% Equities/40% Fixed Income)\(^{2,3}\)

DYNAMIC ALLOCATION DECISIONS:
A Systematic Process for Weighing Expected Risk and Returns
- Fundamental Oversight by AllianceBernstein Dynamic Allocation Portfolio Team (ADAPT)
- Low forecast volatility - Exposure to global equities may be increased up to a maximum of 80%\(^{4}\)
- High forecast volatility - Portfolio will increase exposure to global fixed income

A MetLife asset allocation portfolio with volatility management.

The portfolio blends a traditional MetLife asset allocation portfolio (an actively managed, multi-manager portfolio) with volatility management that uses a formula based on daily observations of implied market volatility to adjust the overall portfolio’s equity exposure.

PMICO, a leading global investment management firm, will be responsible for monitoring the portfolio’s overall volatility and will adjust equity exposure primarily through the use of equity index futures. The futures are backed by investments in high quality, liquid fixed income securities that are actively managed by PMICO. The use of futures is a flexible, efficient and cost-effective way to vary the portfolio’s exposure to equities and market volatility.

LONG-TERM STRATEGIC ALLOCATION
(60% Equities Exposure/40% Fixed Income Exposure)

FLEXIBLE VOLATILITY MANAGEMENT
(Using Equity Index Futures)

<table>
<thead>
<tr>
<th>Overall Market Volatility</th>
<th>Overall Equity Exposure (Min. 10% Equity Exposure)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Market Volatility</td>
<td>Overall Equity Exposure (Max. 70% Equity Exposure)</td>
</tr>
</tbody>
</table>

Fixed Income  Equities  Collateral (a basket of assets pledged to secure another asset) managed by PMICO

A risk balanced approach to asset allocation.

AQR is a leading alternative investment asset manager with a rich history of applying financial theory and quantitative research to solve clients’ investment challenges. The AQR Global Risk Balanced Portfolio seeks diversification by balancing risk equally across three broad categories: equity risk, interest rate risk and inflation risk. Long-term risk-adjusted returns have proven to be relatively comparable for these three categories over time. However, each behaves differently in any given market environment. By balancing risk exposure, the portfolio maintains a more consistent risk profile through time compared to traditional allocations. To accomplish this, the underlying exposure to asset classes is dynamically adjusted in different market and volatility environments. The portfolio may invest in over 40 global exposures, including more than 20 commodity exposures; exposures are primarily accomplished through the use of liquid and cost-effective derivatives.

To further enhance the goal of capital preservation, the portfolio employs a drawdown control program which will systematically reduce risk to help prevent large losses in the portfolio when the market environment is exceptionally negative and volatility spikes. This drawdown policy and the portfolio’s exposure to more than 40 global exposures creates a better diversified portfolio with stable levels of volatility, better risk-adjusted returns and responsible tail-risk management.

LONG-TERM STRATEGIC ALLOCATION
(60% Equities/40% Fixed Income)

RISK ALLOCATION FOR A TRADITIONAL PORTFOLIO
(60% Equities/40% Fixed Income)

Even though only 60% is invested in equities, they account for 95% of the risk in the overall portfolio.

RISK BALANCED ALLOCATION

- Equity Risk
- Interest Rate Risk
- Inflation Risk

Source: AQR

1. An investor cannot directly invest in an index.
2. The portfolio will use a combination of interest rate swaps, interest rate futures and total return swaps with a nominal value of approximately 25% of the portfolio’s value to lengthen the portfolio duration.
3. The portfolio will maintain a significant percentage of its assets in cash and cash equivalent instruments, some of which may serve as margin or collateral for the portfolio’s obligations under derivative transactions.
4. Global equities, real asset and equity-sensitive asset classes are included in the 80% maximum allocation to global equities.
5. The portfolio will use a combination of interest rate derivatives (with a nominal value of approximately 20% of the portfolio’s value, backed by cash and cash equivalents) to lengthen the portfolio duration.

1 2 3 4 5
A flexible and responsive approach to asset allocation.

The portfolio seeks to offer a flexible approach to asset allocation by dynamically adjusting the portfolio’s exposure to global equities and fixed income. The exposure to global equities and fixed income is primarily achieved by investing in individual securities that replicate the characteristics of various indices. The asset manager forecasts risk, the relationship between different asset classes and expected returns to actively manage the portfolio’s exposure to asset classes. The portfolio will have the flexibility to increase or decrease exposure to global equities, fixed income and opportunistic assets (commodities, emerging markets debt and equity, high yield, real estate and TIPS) and control the level of volatility primarily through the use of liquid and cost-effective derivatives. By responding quickly to changes in market conditions, the portfolio manages equity volatility in an attempt to mitigate risk.

A MetLife asset allocation portfolio with volatility management.

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To further enhance the goal of capital preservation, the portfolio employs a drawdown control program which will systematically reduce risk to help prevent large losses in the portfolio when the market environment is exceptionally negative and volatility spikes. This drawdown policy and the portfolio’s exposure to more than 40 global exposures creates a better diversified portfolio with stable levels of volatility, better risk-adjusted returns and responsible tail-risk management.
An opportunistic globally diversified portfolio with systematic volatility control.

The portfolio seeks capital appreciation with a moderate risk profile by dynamically responding to market conditions through opportunistic asset allocation coupled with a systematic approach to risk control. This innovative investment solution was designed specifically to capitalize on BlackRock’s leading risk-management capabilities and unique vantage point in identifying trends and opportunities as the world’s largest investment manager with a presence in every major capital market.

BlackRock’s Multi-Asset Client Solutions (BMACS) team leverages firm-wide resources and conducts fundamental and quantitative research to review performance and monitor volatility on a daily basis. The portfolio manager seeks attractive returns by tactically overweighting global sectors, regions and asset classes with favorable growth opportunities. During periods when forecasted volatility exceeds a threshold, the manager will proportionally reduce exposure across all asset classes and invest that capital in cash and cash equivalents. As volatility subsides, the manager will reinvest proportionally across the mix of asset classes. Exposures are primarily implemented by investing in liquid exchange-traded funds (ETFs) which track market indices. This allows maximum flexibility and an efficient means to access opportunities by region, country and sector.

**LONG-TERM STRATEGIC ALLOCATION**
- 54% Global Equities (may range +/- 15%)
- 40% Fixed Income (may range +/- 15%)
- 6% Real Assets (Commodities, REITs and TIPS)

**NORMAL VOLATILITY ENVIRONMENT**
“Anticipation of future returns”
Tactical insights seek to position the portfolio for growth opportunities; i.e., overweighting a country/region or specific sector.

**HIGH VOLATILITY ENVIRONMENT**
“Response to changes to volatility”
Systematic risk control reacts to periods of high short-term volatility by derisking.

**Footnotes:**

Z May invest in derivatives to obtain investment exposure, enhance return or protect the portfolio’s assets from unfavorable shifts in the value or rate of underlying investments. Because of their complex nature, some derivatives may not perform as intended, can significantly increase the portfolio’s exposure to the existing risks of the underlying investments and may be illiquid and difficult to value. As a result, the portfolio may not realize the anticipated benefits from a derivative it holds or it may realize losses. Derivative transactions may create investment leverage, which may increase the volatility and may require liquidation of securities when it may not be advantageous to do so.

FF The portfolio is a “fund-of-funds” portfolio. Because of this two-tier structure, the 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.
Let’s take a look at the GMIB Max and EDB Max in action.

A hypothetical example of the protection these benefits provide.

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.

**Initial Investment: $500,000**

In 4 years, the benefit base increases to: **667,234**

If Scott and Jane’s account value exceeds the 6% Compounding income/death benefit base, they can step up (increase) their benefit base to equal the higher account value on each contract anniversary until age 81. Even when the account value declines, their benefit base still compounds at 6% per year. It can continue to grow at this rate through 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 6% during down years, after 4 years, their benefit base has increased to $667,234.

![Graph showing account value and benefit base growth](image)

**GMIB Max 6% Compounding income base/EDB Max 6% Compounding benefit base**

**Account Value**

**6% Annual Withdrawal**

The hypothetical gross average annual rate of return for the entire period is 5.87% (3.30% 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% - 1.75%, depending on the product chosen), a hypothetical weighted average for investment option expenses of 1.15%, and the 1.00% GMIB Max rider fee and 0.60% EDB Max rider fee, which are deducted at the beginning of each contract year starting on the first contract anniversary. Withdrawal charges may range from 8% to 1% 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 Max lifetime income payments are subject to ordinary income tax.
Scott and Jane Maxwell want more guaranteed income and more consistent returns over time. The couple:

- Needs to maximize their retirement income and protect the death benefit for the surviving spouse.
- Is uncomfortable with large fluctuations in investment performance; they are willing to give up some upside potential for protection against extreme market downturns.
- Wants the flexibility to start and stop withdrawals as their needs change.

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

### Total withdrawals taken: $255,048

**Benefit base at age 77: 749,704**

Scott and Jane can start and stop withdrawals without losing the 6% compounding feature through age 90. From ages 70-72, they take 6% withdrawals of the benefit base.

From ages 73-74, Scott takes a temporary consulting position so they stop taking withdrawals. This allows the benefit base to continue growing by 6%. Starting at age 75, Scott retires for good and they begin taking 6% withdrawals again.

When Scott dies at age 77, Jane, as sole primary beneficiary, has the flexibility to take the death benefit of $749,704 or continue the annuity contract, including the GMIB Max and EDB Max riders and withdrawals. If Jane continues the contract, her account value will reset to the higher of the current account value or death benefit, which in this case, equals $749,704. In the future, she can choose to begin the lifetime payout phase under the GMIB Max, as long as she is younger than age 91.

There is another income/death benefit base called the Highest Anniversary Value. See page 16 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 Max 6% Compounding income base and EDB Max 6% Compounding benefit base will be referred to as the “benefit base” throughout this brochure.
2. For the GMIB Max, step ups reset the 10 year waiting period to annuitize under the terms of the rider. Upon step-up, the annual charge may increase, up to a maximum of 1.50%.
Let's look at the numbers behind the Maxwell scenario

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

<table>
<thead>
<tr>
<th>AGE</th>
<th>GROSS ANNUAL RETURN</th>
<th>6% ANNUAL WITHDRAWAL</th>
<th>ACCOUNT VALUE</th>
<th>6% COMPOUNDING INCOME/DEATH BENEFIT BASE</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td></td>
<td></td>
<td>$500,000</td>
<td>500,000</td>
</tr>
<tr>
<td>66</td>
<td>16.43%</td>
<td></td>
<td>$559,586</td>
<td>559,586*</td>
</tr>
<tr>
<td>67</td>
<td>10.49%</td>
<td></td>
<td>$593,836</td>
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</tr>
<tr>
<td>68</td>
<td>-6.65%</td>
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<td>$530,855</td>
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<tr>
<td>69</td>
<td>-2.89%</td>
<td></td>
<td>$492,359</td>
<td>667,234</td>
</tr>
<tr>
<td>70</td>
<td>2.50%</td>
<td>$40,034</td>
<td>$441,740</td>
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<tr>
<td>71</td>
<td>17.33%</td>
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</tr>
<tr>
<td>72</td>
<td>12.08%</td>
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</tr>
<tr>
<td>73</td>
<td>7.55%</td>
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<td>$452,127</td>
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<tr>
<td>74</td>
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<td></td>
<td>$460,515</td>
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</tr>
<tr>
<td>75</td>
<td>8.04%</td>
<td>$44,982</td>
<td>$427,212</td>
<td>749,704</td>
</tr>
<tr>
<td>76</td>
<td>-9.04%</td>
<td>$44,982</td>
<td>$324,996</td>
<td>749,704</td>
</tr>
<tr>
<td>77</td>
<td>11.37%</td>
<td>$44,982</td>
<td>$294,126</td>
<td>749,704</td>
</tr>
</tbody>
</table>

Hypothetical Example. For Illustrative Purposes Only.

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.

**Ages 66 – 67**

In the first two years, Scott and Jane’s account value increases, 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 6% 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 (6%), so in these years, the benefit base value stays the same, even though their account value fluctuates.

When Scott passes away at age 77, Jane can choose one of the following options:

1. Continue the annuity contract, riders and withdrawals at no additional cost. Upon continuation, Jane’s account value will reset to the death benefit amount of $749,704.

OR

2. Take the $749,704 EDB Max death benefit.

The hypothetical gross average annual rate of return for the chart above is 5.87% (3.30% net rate of return) for the entire period. The hypothetical gross average annual rate of return for the chart on the right is 0% (-2.42% 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% - 1.75%, depending on the product chosen), a hypothetical weighted average for investment option expenses of 1.15%, a $30 annual contract fee for account values below $50,000, and the 1.00% GMIB Max rider fee and 0.60% EDB Max rider fee, which are deducted at the beginning of each contract year starting on the first contract anniversary. Withdrawal charges may range from 8% to 1% 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 Max lifetime income payments are subject to ordinary income tax.

* Assumes optional step-up was elected because the account value exceeds the current year’s 6% Compounding income/death benefit base.
Predictable income  
even in flat or down markets

Let’s see what would happen if there was no investment growth.

### Hypothetical Example. For Illustrative Purposes Only.

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.

#### Ages 66 – 69 and 73 – 74

The benefit base compounds at 6% each year, allowing their income and death benefit to grow, even though their account value decreases.

#### Ages 70 – 72 and 75 – 77

The benefit base increases by the same amount as the withdrawals (6%), so in these years, the benefit base value stays the same, even though their account value decreases.

### 6% for life, if you begin withdrawals at or after age 70

With the GMIB Max, if you have not taken withdrawals before age 70 and you elect the single life payout option, you are guaranteed to receive lifetime payments equal to at least 6% of the income base.¹ These payments will begin if your account value drops to zero and there is an income base remaining.

---

¹ If you begin withdrawals at ages 62 – 69, lifetime payments are guaranteed to equal at least 5% of the income base. Single life payout option is the Single Life with 5 Years Period Certain payout option.

---

<table>
<thead>
<tr>
<th>AGE</th>
<th>GROSS ANNUAL RETURN</th>
<th>6% ANNUAL WITHDRAWAL</th>
<th>ACCOUNT VALUE</th>
<th>6% COMPOUNDING INCOME/DEATH BENEFIT BASE</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td></td>
<td></td>
<td>$500,000</td>
<td>500,000</td>
</tr>
<tr>
<td>66</td>
<td>0%</td>
<td></td>
<td>$479,418</td>
<td>530,000</td>
</tr>
<tr>
<td>67</td>
<td>0%</td>
<td></td>
<td>$458,826</td>
<td>561,800</td>
</tr>
<tr>
<td>68</td>
<td>0%</td>
<td></td>
<td>$438,193</td>
<td>595,508</td>
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<tr>
<td>69</td>
<td>0%</td>
<td></td>
<td>$417,488</td>
<td>631,238</td>
</tr>
<tr>
<td>70</td>
<td>0%</td>
<td>$37,874</td>
<td>$359,907</td>
<td>631,238</td>
</tr>
<tr>
<td>71</td>
<td>0%</td>
<td>$37,874</td>
<td>$303,721</td>
<td>631,238</td>
</tr>
<tr>
<td>72</td>
<td>0%</td>
<td>$37,874</td>
<td>$248,894</td>
<td>631,238</td>
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<tr>
<td>73</td>
<td>0%</td>
<td></td>
<td>$232,164</td>
<td>669,113</td>
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<tr>
<td>74</td>
<td>0%</td>
<td></td>
<td>$215,197</td>
<td>709,260</td>
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<tr>
<td>75</td>
<td>0%</td>
<td>$42,556</td>
<td>$156,645</td>
<td>709,260</td>
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<tr>
<td>76</td>
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<tr>
<td>77</td>
<td>0%</td>
<td>$42,556</td>
<td>$43,758</td>
<td>709,260</td>
</tr>
</tbody>
</table>

---

**What if their account value drops to zero?**

If Scott and Jane’s account value drops to zero and there is an income base remaining, we will automatically begin the lifetime payout phase under the GMIB Max. 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 Scott and Jane 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.

**When Scott passes away at age 77, Jane can choose one of the following options:**

1. Continue the annuity contract, riders and withdrawals at no additional cost. Upon continuation, Jane’s account value will reset to the death benefit amount of $709,260.

   OR

2. Take the $709,260 EDB Max death benefit.

---
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 6% per year – even in flat or down markets.

<table>
<thead>
<tr>
<th># OF YEARS YOU WAIT TO TAKE WITHDRAWALS</th>
<th>6% COMPOUNDING INCOME/DEATH BENEFIT BASE</th>
<th>6% WITHDRAWAL OF THE INCOME/DEATH BENEFIT BASE¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>100,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>1</td>
<td>106,000</td>
<td>$6,360</td>
</tr>
<tr>
<td>2</td>
<td>112,360</td>
<td>$6,742</td>
</tr>
<tr>
<td>3</td>
<td>119,102</td>
<td>$7,146</td>
</tr>
<tr>
<td>4</td>
<td>126,248</td>
<td>$7,575</td>
</tr>
<tr>
<td>5</td>
<td>133,823</td>
<td>$8,029</td>
</tr>
<tr>
<td>6</td>
<td>141,852</td>
<td>$8,511</td>
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<tr>
<td>7</td>
<td>150,363</td>
<td>$9,022</td>
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<tr>
<td>8</td>
<td>159,385</td>
<td>$9,563</td>
</tr>
<tr>
<td>9</td>
<td>168,948</td>
<td>$10,137</td>
</tr>
<tr>
<td>10</td>
<td>179,085</td>
<td>$10,745</td>
</tr>
</tbody>
</table>

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 Max. If this occurs, you may receive more or less than the 6% withdrawals. For qualified contracts and IRAs, if your required minimum distribution (RMD) amount for this annuity is greater than 6%, you can withdraw that RMD amount without reducing the income/death benefit base.
Get your principal back if your needs change

With the GMIB Max, 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, we will 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 Max rider will continue, but the GMIB Max rider will be cancelled and you’ll no longer pay the GMIB Max annual fee.

Here is how the GPO works:

1. You invest $100,000 in a MetLife Investors variable annuity and elect the GMIB Max and EDB Max riders.

2. At the end of 10 years, the account value has dropped.

3. You can “start over” with the GPO. After 10 years, we will bring the account value back to its initial amount of $100,000.

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 Max and EDB Max

Guaranteed growth of your benefit base

Your future income and death benefit are protected if your account value declines. The GMIB Max 6% Compounding income base and EDB Max 6% 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) 6% 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 17 for more details.

There is also a GMIB Max Highest Anniversary Value (HAV) income base and EDB Max 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.

Take withdrawals (including RMDs) when you need them

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

- 6% 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 6% 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 6% 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 $6,000 withdrawal will reduce the account value and benefit base by $6,000.

“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 7%, then the benefit base would also be reduced by 7% 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 6% Compounding income base and 6% 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 Max income base cannot be taken as a lump sum withdrawal. The EDB Max 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 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. If you elect only the EDB Max, step-ups can occur automatically until the oldest contract owner’s 81st birthday.

Erecting a step-up increases the benefit base to equal the higher account value. Each time a step-up occurs, we reset the 10 year waiting period to begin fixed lifetime payments under the GMIB Max. At each step-up, the annual charge may be adjusted, not to exceed the charge applicable to current annuity purchasers of the same rider, 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 optional GMIB Max rider, you may choose to begin fixed lifetime income payments under the rider 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 Max annuity payout rates guaranteed under the rider. 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 Max, you’ll receive that income instead. In that case, the GMIB Max rider 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, the death benefit will no longer be available and you will no longer be invested in the market.

**What happens after age 90?**

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

For the GMIB Max, if you do not begin lifetime payments by age 91, the rider 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 Max or EDB Max rider 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 your independent legal/tax advisor.

5 For qualified contracts, including IRAs, non-spousal annuitants cannot be greater than 10 years apart.
More confidence in the future.

Through a combination of forward-thinking investment strategies and flexible benefits, you can have:

- **More guaranteed income for you and assets for your loved ones** – 6% withdrawals at any age and 6% compounded growth of your benefits each year
- **More consistent returns over time** – the investment options seek to consistently build your assets by providing better protection against extreme market swings
- **Real-life flexibility** that allows you to adjust withdrawals when your needs change
- **Choice and flexibility** for your surviving spouse

### GMIB Max and EDB Max Facts

<table>
<thead>
<tr>
<th></th>
<th>GMIB Max</th>
<th>EDB Max</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Guaranteed Growth Feature</strong></td>
<td>Greater of 6% or your RMD as a percentage of the income base</td>
<td>Greater of 6% or your RMD as a percentage of the benefit base</td>
</tr>
<tr>
<td><strong>Annual Withdrawals</strong></td>
<td>Dollar-for-dollar withdrawals of up to 6% or your RMD (if greater)</td>
<td>Dollar-for-dollar withdrawals of up to 6% or your RMD (if greater)</td>
</tr>
<tr>
<td><strong>Step-Ups</strong></td>
<td>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 Max.</td>
<td>Manual or automatic on each contract anniversary, prior to age 81 (7 year period for automatic step-ups will apply if GMIB Max is also elected).</td>
</tr>
<tr>
<td><strong>Return of Principal Option</strong></td>
<td>Yes</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Lifetime Payout Options</strong></td>
<td>Two payout options available: Single Life with 5 Years Period Certain or Joint Life with 5 Years Period Certain</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Issue Age</strong></td>
<td>Must be age 78 or younger at time of purchase. Certain broker/dealers may have issue age restrictions. May be cancelled under the Guaranteed Principal Option, if available.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Rider Charge</strong></td>
<td>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%.</td>
<td>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%.</td>
</tr>
</tbody>
</table>

We may restrict subsequent purchase payments in the future if changes are made to the GMIB Max and EDB Max terms or if the riders are no longer available to new customers. We may also restrict subsequent purchase payments into the four Protected Growth Strategy portfolios and Pyramis® Government Income Portfolio if the GMIB Max rider is cancelled. See prospectus for details.
the strength of MetLife

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

MetLife\(^1\) 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 9/14\(^4\) 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\(^{es}\) 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.\(^7\)

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1 Metropolitan Life Insurance Company and its affiliates
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\(^{es}\), April 2010. FORTUNE 500\(^{es}\) is a registered trademark of FORTUNE\(^{es}\) magazine, a division of Time, Inc.
6 FORTUNE\(^{es}\) magazine, Most Admired Companies, March 21, 2011 issue

GMIB Max & EDB Max

with Protected Growth Strategies

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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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