



IMPORTANT DISCLOSURES

INVESTMENT PERFORMANCE IS NOT GUARANTEED

PRODUCT AVAILABILITY AND FEATURES MAY VARY BY STATE

Prospectuses for variable insurance products issued by Metropolitan Tower Life Insurance Company, Lincoln, Nebraska, and for the investment portfolios offered thereunder, are available from Metropolitan Tower Life Insurance Company. The product prospectus contains information about the product's features, risks, charges and expenses. The investment objectives, risks and policies of the investment portfolios, as well as other information about the investment portfolios, are described in their respective prospectuses. Clients should read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the product prospectus for more complete details regarding product benefits.

Variable insurance products, including variable annuities and variable life insurance products, are long-term investments designed for retirement and financial planning purposes. Variable insurance products issued by Metropolitan Tower Life Insurance Company have limitations, exclusions, charges, termination provisions and terms for keeping such products in-force. There is no guarantee that any of the investment options in such products will meet their stated goals or objectives. The account value of such products is subject to market fluctuations and investment risk, so that when withdrawn, the value may be worth more or less than original value. All product guarantees, including optional benefits, are based on the claims-paying ability and financial strength of Metropolitan Tower Life Insurance Company.

Variable insurance products issued by Metropolitan Tower Life Insurance Company are not insured by the FDIC, the NCUSIF or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All product guarantees are made solely by Metropolitan Tower Life Insurance Company and are subject to Metropolitan Tower Life Insurance Company's claims-paying ability and financial strength. The variable products issued by Metropolitan Tower Life Insurance Company have limitations, exclusions, termination provisions and terms for keeping such products in-force.

Withdrawals of taxable amounts are subject to ordinary income tax and such withdrawals from Modified Endowment Contracts (MECs) before the product owner's age 59 ½ may be subject to a 10% Federal income tax penalty. Withdrawals may reduce benefits, including death benefits, and account value. Withdrawals may be subject to withdrawal charges.

Destiny is issued by Metropolitan Tower Life Insurance Company on Policy Form number 100030 (1/00). The American Vision Series variable life is issued by Metropolitan Tower Life Insurance Company on Policy Form numbers; 100016 (6/98), 100018 (6/98), 100016NP (6/98), 100018NP (6/98), 100019 (6/98), 100019NP (6/98), 100020 (6/98), 100020NP (6/98), and 100038 (6/01). The American Vision Series variable life is issued by Metropolitan Tower Life Insurance Company on Policy Form number 3E-40-02. The Variable Universal Life is issued by Metropolitan Tower Life Insurance Company on Policy Form numbers 10004 (9/86), 10005 (9/86) and 10018 (9/86). Variable Universal Life variable life is issued by Metropolitan Tower Life Insurance Company on Policy Form number 10098 (1/95) and 10099 (1/95). The Russell Variable Universal Life is issued by Metropolitan Tower Life Insurance Company on Policy Form number 100003 (10/95). The Variable General Select Plus variable life is issued by Metropolitan Tower Life Insurance Company on Policy Form number 3E-40-02. All products are distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.