

Opportunities

Identifying Life Product Advantages

MetLife®



First Year Shadow Grace Period

When determining the duration of the Coverage Continuation Benefit (CCB) or Joint Coverage Continuation Rider (JCCR), premiums from any source that are paid in the first year will be credited to the CCB/JCCR values as if they were received at policy issue. This feature applies to Guarantee Advantage UL & Legacy Advantage SUL.

When to promote this Opportunity

- Clients with a 1035 Exchange or lump sum

Competitive Advantages

- No worry on timing of 1035 Exchanges or lump sums
- Accurate illustrations the first time around*
- Policy backdating has no impact on guarantee duration
- Avoid asking clients for additional premiums to maintain the guarantees

A Closer Look

The following charts show the difference in level annual lifetime premium needed when the 1035 Exchange is received in month 1 vs. month 6.

* Rate accuracy also subject to correct initial assumption of risk class



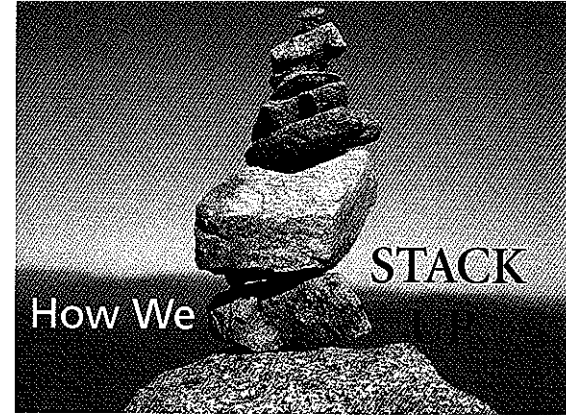
Guaranteed UL	1035 in Month 1		1035 in Month 6		% Increase
Company	Rank	Premium	Rank	Premium	
MetLife Investors	3	\$6,960	1	\$6,960	0.00%
Company A	2	\$6,957	2	\$7,153	2.82%
Company B	1	\$6,720	3	\$7,254	7.95%
Company C	4	\$7,047	4	\$7,378	4.70%
Company D	5	\$7,745	5	\$8,064	4.12%

Hypothetical assumptions based on a Male, Age 65, Preferred Nonsmoker with a \$1M face amount. 1035 Exchange amount equal to \$200,000 with level solve lifetime premiums guaranteed coverage to age 100. The following companies were used in this study: Hartford; John Hancock; Lincoln National; Transamerica.

Survivorship UL	1035 in Month 1		1035 in Month 6		% Increase
Company	Rank	Premium	Rank	Premium	
Company C	1	\$10,859	1	\$11,122	2.42%
MetLife Investors	2	\$11,464	2	\$11,464	0.00%
Company D	3	\$12,749	3	\$12,960	1.66%
Company B	4	\$12,910	4	\$13,119	1.62%
Company A	5	\$14,461	5	\$14,607	1.01%

Hypothetical assumptions based on a Male/Female, Age 65, Preferred Nonsmoker with a \$2M face amount. 1035 Exchange amount equal to \$200,000 with level solve lifetime premiums guaranteed coverage to age 100. The following companies were used in this study: Hartford; John Hancock; Lincoln National; Transamerica.

We're confident that you'll find our suite of UL products to be among the most competitive in the industry. We've identified a few sales "sweet spots" for our Guarantee Advantage UL product at ages 65-75 with \$500k and \$1M face amounts. As the charts below show, MetLife's GAUL ranks at or near the top among its peers.



\$500k Face Amount, Full Pay¹

Client	Class	Premium ³	Rank	% From Best
Male, 65	Elite	\$9,696	3	1%
	Preferred	\$10,450	2	1%
	Standard	\$13,080	3	2%
Male, 70	Elite	\$12,076	1	0%
	Preferred	\$13,666	1	0%
	Standard	\$17,285	2	0%
Male, 75	Elite	\$17,470	5	2%
	Preferred	\$19,260	4	1%
	Standard	\$24,020	3	4%

\$500k Face Amount, Single Pay²

Client	Class	Premium ³	Rank	% From Best
Male, 65	Elite	\$142,543	8	10%
	Preferred	\$148,408	5	6%
	Standard	\$178,530	7	5%
Male, 70	Elite	\$165,594	2	1%
	Preferred	\$180,052	3	5%
	Standard	\$213,806	4	3%
Male, 75	Elite	\$207,011	3	6%
	Preferred	\$220,134	4	5%
	Standard	\$253,574	1	0%

\$1M Face Amount, Full Pay¹

Client	Class	Premium ³	Rank	% From Best
Male, 65	Elite	\$19,392	5	2%
	Preferred	\$20,900	5	2%
	Standard	\$26,160	6	3%
Male, 70	Elite	\$24,151	1	0%
	Preferred	\$27,332	1	0%
	Standard	\$34,569	3	0%
Male, 75	Elite	\$34,940	5	2%
	Preferred	\$38,520	4	2%
	Standard	\$48,040	3	4%

\$1M Face Amount, Single Pay²

Client	Class	Premium ³	Rank	% From Best
Male, 65	Elite	\$285,081	8	11%
	Preferred	\$296,812	6	7%
	Standard	\$357,056	8	5%
Male, 70	Elite	\$331,184	2	2%
	Preferred	\$360,100	3	5%
	Standard	\$427,609	6	3%
Male, 75	Elite	\$414,018	3	6%
	Preferred	\$440,264	4	5%
	Standard	\$507,144	1	0%

¹ Full Pay refers to paying a level premium every year until age 100.

² Single Pay refers to one single premium paid into the policy during the first policy month.

³ Premium is the No Lapse Premium, which refers to the premium that guarantees coverage will not lapse for the life of the contract regardless of policy performance (if paid on time).

The following companies and products were used to generate this analysis: AXA Equitable (Athena UL LPR), Protective (Centennial G UL), John Hancock (Protection UL-G 07), Transamerica (TransACE), MetLife Investors (Guarantee Advantage UL), Hartford (Advanced UL), American General (ContinUL Extend with an optimal term blend), Lincoln National (LifeGuarantee UL), Sun Life (Universal Protector), ING (GDBUL & Life Design Guaranteed UL with an optimal term blend), Nationwide (ULtimate UL), Prudential (PruLife UL Protector), Principal (UL Protector III), Pacific Life (VersaFlex VI with an optimal term blend), New York Life (Protector 2005 AD107), Phoenix (Generations), Mass Mutual (UL Guard), Guardian (UL Protector), West Coast Life (Lifetime Platinum II), Genworth (Lifetime FlexPlus), Penn Mutual (Protection for Life), Banner (Continuity UL). This data was compiled from ledgers or software provided by participating companies and is current as of 7/2007. This information cannot be guaranteed and is subject to change and may not be reproduced in whole or in part.

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Life insurance is medically underwritten. Clients should not cancel their current coverage until their new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require an examination. Surrenders may be taxable. Clients should consult their own tax advisors regarding tax liability on surrenders.

All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. State variations may apply to base and riders. There is an additional charge for optional riders.

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