

REPRICE OF GUARANTEE ADVANTAGE UNIVERSAL LIFE® PRODUCT

Effective August 1, 2011, Guarantee Advantage Universal Life (GAUL) will be repriced. In general:

- Premium rates will increase by approximately 5%.
- Death Benefit Option B (increasing) will no longer be available for policies issued with the Coverage Continuation Rider (CCR).

Please carefully review the transition rules and dates below to determine which rate will apply when submitting new applications.

Important Transition Dates

DATES	ACTIONS
August 1, 2011	New rates for GAUL go into effect in all states and are available on MetWINS.
September 30, 2011	Last date for applications in all states to receive old rates. Applications must be signed, dated and received in good order in the home office by September 30, 2011: <ul style="list-style-type: none">• All application questions must be fully completed.• All necessary documentation must be submitted with the application, including Reg 60 (replacement) requirements in NY, if needed.• The application must be signed, dated and witnessed by all required parties.

Any applications received in the home office after September 30, 2011 will not receive the old rates under any circumstances, regardless of the application sign-date.

State Availability

The new rates for GAUL are approved in all states and jurisdictions.

Illustrations

As of August 1, 2011, the new rates for GAUL will be available in MetWINS, WinFlex and WinFlex Web. To run the old rates for GAUL in MetWINS, WinFlex and WinFlex Web, check the "Use Previous Rates" check box. As of September 16, 2011 only new rates will be available in ForeSight.

Marketing Materials

The GAUL Producer Guide and Highlight Sheet will be updated to reflect product updates for the reprice and will be available through fulfillment by August 1, 2011.

Policy Changes to Existing Guarantee Advantage Universal Life Contracts

All normally allowed changes to active GAUL contracts will continue to be allowed (e.g., decreases, risk class changes, partial conversions, full conversions). There will be no impact to the version of the rates used as a result of the change.

FOR MORE INFORMATION, CONTACT THE LIFE INSURANCE SALES DESK.

Guarantee Advantage Universal Life is issued by MetLife Investors USA Insurance Company, 5 Park Plaza, Suite 1900, Irvine, CA 92614 on Policy Form Series 5E-34-07 and in New York only by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 on Policy Form Series 1E-34-07-NY. MetLife Investors USA Insurance Company (MetLife Investors) and Metropolitan Life Insurance Company are wholly owned subsidiaries of MetLife, Inc. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. July 2011

Life Insurance Products:

- 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