

GUARANTEED LEVEL TERM PRODUCT REPRICE

As a valued partner, we are providing advanced notice of the reprice to the Guaranteed Level Term (GLT) product effective August 1, 2009. This reprice will enable GLT to stay competitive with no impact or change to compensation. Please carefully review the transition dates below to determine which rate will apply when submitting GLT applications.

Important Transition Dates

DATES	ACTIONS
July 10 th	New GLT rates available on MetWINS, Compulife, VitalTerm and iPipeline.
July 31 st	Last date for application to be signed and dated to receive old rates.
August 1 st	New GLT rates go into effect and are available on all remaining illustration systems (WinFlex, WinFlex Web, Foresight, Spreadsheet and Quick Quote).
August 31 st	Last date for applications to be received in good order in the Home Office to receive old rates.

Any applications signed and dated August 1, 2009 and thereafter will receive the new rates. There will be no transition period to offer both old and new rates for sale.

State Availability

The new rates are approved in all jurisdictions with the exception of Indiana. The old rates will apply in Indiana until approved.

Issuing Company

The GLT product is offered by First MetLife Investors Insurance Company in New York (FMLI) and MetLife Investors USA Insurance Company (MLI-USA), in the remaining 49 states, the District of Columbia and Puerto Rico. Producers must be licensed to sell life insurance products and be appointed with FMLI in NY and MLI USA outside NY.

Marketing Materials

The GLT Producer Guide will be updated to reflect the reprice and will be available through metlifeinvestors.com on August 3, 2009. The remaining core kit materials are unaffected.

Backdating

Backdating of the new GLT rates is typically allowed up to six months, but is subject to state specific rules.

Tele-Application and QuikMet Process

For cases submitted via the Tele-Application or QuikMet process the Express Order Ticket and the QuikMet order must be received in the home office by July 31st in order to get the old rates.

Submitting Cases Prior to August 1, 2009 (where new rates are requested)

In order to receive new GLT rates the producer must indicate with the submission that the new rates are required.

Pending GLT Cases with the old rates

Notify the Home Office case managers that the newer rates are requested. No amendment will be required.

Exchanging Recently Issued Policies to the newer GLT rates (effective August 1, 2009 and beyond):

Normal reissue rules and guidelines apply, accept as outlined below.

- Within 60 days of the original issue date, request a reissue of a policy to receive the newer rates, generally with no additional underwriting. For this request please send an email to your designated case manager. No amendment will be required for the request to change rates.
- If a replacement is involved, a new quote will be required.
- The policy effective date of the new policy will be same as the effective date of the old policy.
- If the original policy was issued without advance payment, the placing premium must be paid before the reissue will be completed.
- If premiums were paid on the original policy, they will be applied to the new policy – if this amount is insufficient to place the new policy, the balance of the placing premium for the policy must be paid before the reissue will be completed.
- Compensation paid on the original policy will be charged back and new compensation will be paid on the new policy when placed.

Policy Changes to existing GLT Contracts

All normally allowed changes to active GLT contracts will continue to be allowed (i.e. 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.

PLEASE CONTACT THE LIFE INSURANCE SALES DESK WITH ANY ADDITIONAL QUESTIONS.

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company and in New York, only by First MetLife Investors Insurance Company. MetLife Investors USA Insurance Company (MetLife Investors) and First MetLife Investors Insurance Company are wholly owned subsidiaries of MetLife, Inc. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. July 2009

Term Insurance Products:

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union

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