

BULKY DOCUMENTS

(Exceeds 300 pages)

Proceeding/Serial No: **91162871**

Filed: **11-15-05**

Title:

- **Opposer's Objections and Responses to Applicant's Request for Admissions(First Set)**
- **Opposer's Objections and Response to Applicant's First Set of Requests for Documents**
- **Opposer's Objections and Response to Applicant's First Set of Interrogatories to Opposer**
- **Opposer's Additional Objections and Responses to Applicant's Second Set of Requests for Productions of Documents**
- **Opposer's Additional Objections and Responses to Applicant's Second Set of Interrogatories to Opposer**

Part **1** of **2**

Metropolitan Life Insurance Company
One MetLife Plaza
27-01 Queens Plaza North
Long Island City, NY 11101
212 578-2211

MetLife®

Heidi Constantine
Law Department
Tel 212 578-3136 Fax 212 578-3916

TTAB

November 15, 2005

Trademark Trial & Appeal Board
c/o Trademark Assistance Center
Madison East, Concourse Level, Room C55
600 Dulany Street
Alexandria, VA 22314

Re: Opposition No. 91162871

Dear Sir/Madam:

Attached hereto please find:

- Opposer's Objections and Responses to Applicant's Request for Admissions (First Set)
- Opposer's Objections and Responses to Applicant's First Set of Requests for Production of Documents
- Opposer's Objections and Responses to Applicant's First Set of Interrogatories to Opposer
- Opposer's Additional Objections and Responses to Applicant's Second Set of Requests for Production of Documents
- Opposer's Additional Objections and Responses to Applicant's Second Set of Interrogatories to Opposer

Please let me know if you have any questions regarding this material.

Very truly yours,

Heidi Constantine

Heidi Constantine



11-15-2005

U.S. Patent & TMO/TM Mail Recd Dt: #22

Legal Affairs Department

Providing exceptional professional services to our business partners and the best results for all of our disciplines.

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD**

Metropolitan Life Insurance Company,)	
)	
Opposer,)	Opposition No.: 91,162,871
v.)	
)	[Serial Nos.: 78/313,440; 78/312,615]
Hydentra, L.P.)	
)	
Applicant.)	
)	

**OPPOSER’S ADDITIONAL OBJECTIONS AND RESPONSES TO APPLICANT’S
SECOND SET OF REQUESTS FOR PRODUCTION OF DOCUMENTS**

Opposer, Metropolitan Life Insurance Company (“Opposer”), by and through its undersigned counsel, hereby serves Opposer’s additional objections and responses to “Applicant’s Second Set of Requests for Production of Documents.”

Opposer reserves the right to supplement its objections and responses as appropriate, including as a result of any subsequently discovered or acquired documents or information and/or the resolution of issues presented by objections. These responses and objections are given without waiver of Opposer’s rights subsequently to object on any ground, in connection with this action, of any requested document or information.

Request No. 1:

Produce all documents, including, but not limited to, web sites, advertisements, brochures, marketing materials, text and photographs evidencing Opposer’s use of the marks listed in paragraphs 1 and 2 of the Notice of Opposition.

Response:



Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials evidencing use of the mark, which is subject to varying definitions/interpretation and about which Opposer can not conjecture without Applicant's further clarification of Applicant's intent.

Opposer further objects to this Request on the ground and to the extent that is overly broad, unduly burdensome, vague, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence to the extent that it may be seeking as it seeks "all documents" that use the marks.

Without waiver of any objection, Opposer states that websites, including sample text and graphics, advertisements, and marketing materials, are available at www.metlife.com. In addition representative samples of materials evidencing Opposer's use of their marks have been attached hereto as Exhibit A and Exhibit B.

Request No. 2.:

Produce all documentation, including instruction manuals, brochures, pamphlets and other materials that have ever been provided, or are currently provided to a purchaser of the services sold or offered under the marks listed in paragraphs 1 and 2 of the Notice of Opposition

Response:

Opposer objects to this Request on the ground that it is seeks the production of documents that would reveal confidential, proprietary and trade secret information.

Opposer further objects to this Request on the ground that is overly broad, unduly burdensome, vague, oppressive, harassing and thereby not reasonably calculated to lead to the

discovery of admissible evidence to the extent that it seeks as it seeks “all documentation... that have ever been provided [to purchasers]....”

Without waiver of any objection, Opposer states that it will produce representative samples of instruction manuals, brochures, pamphlets and/or other materials provided to purchasers of Opposer’s services offered in connection with the marks after entry of a mutually-agreed Protective Order.

Request No. 3.:

Produce all documents, including, but not limited to, web sites, advertisements, brochures, marketing materials, text and photographs evincing Opposer’s use of the marks listed in paragraphs 1 and 2 of the Notice of Opposition that support Opposer’s contentions set forth in paragraph 3 of Opposer’s opposition.

Response:

Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials evidencing use of the mark, which is subject to varying definitions/interpretation and about which Opposer can not conjecture without Applicant’s further clarification of Applicant’s intent.

Opposer further objects to this Request, to the extent that it is understood, on the ground and to the extent that is overly broad, unduly burdensome, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence.

Opposer further objects to this Request, to the extent that it seeks materials “that support Opposer’s contentions....,” on ground that it calls for a legal conclusion.

Without waiver of any objection, Opposer states that samples of Opposer's website usage of the marks are available to Applicant at *www.metlife.com*. In addition representative samples of materials evidencing Opposer's use of their marks have been attached hereto as Exhibit A and Exhibit B.

DATED: November 15, 2005

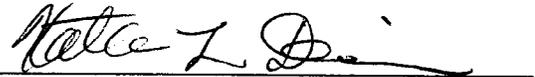


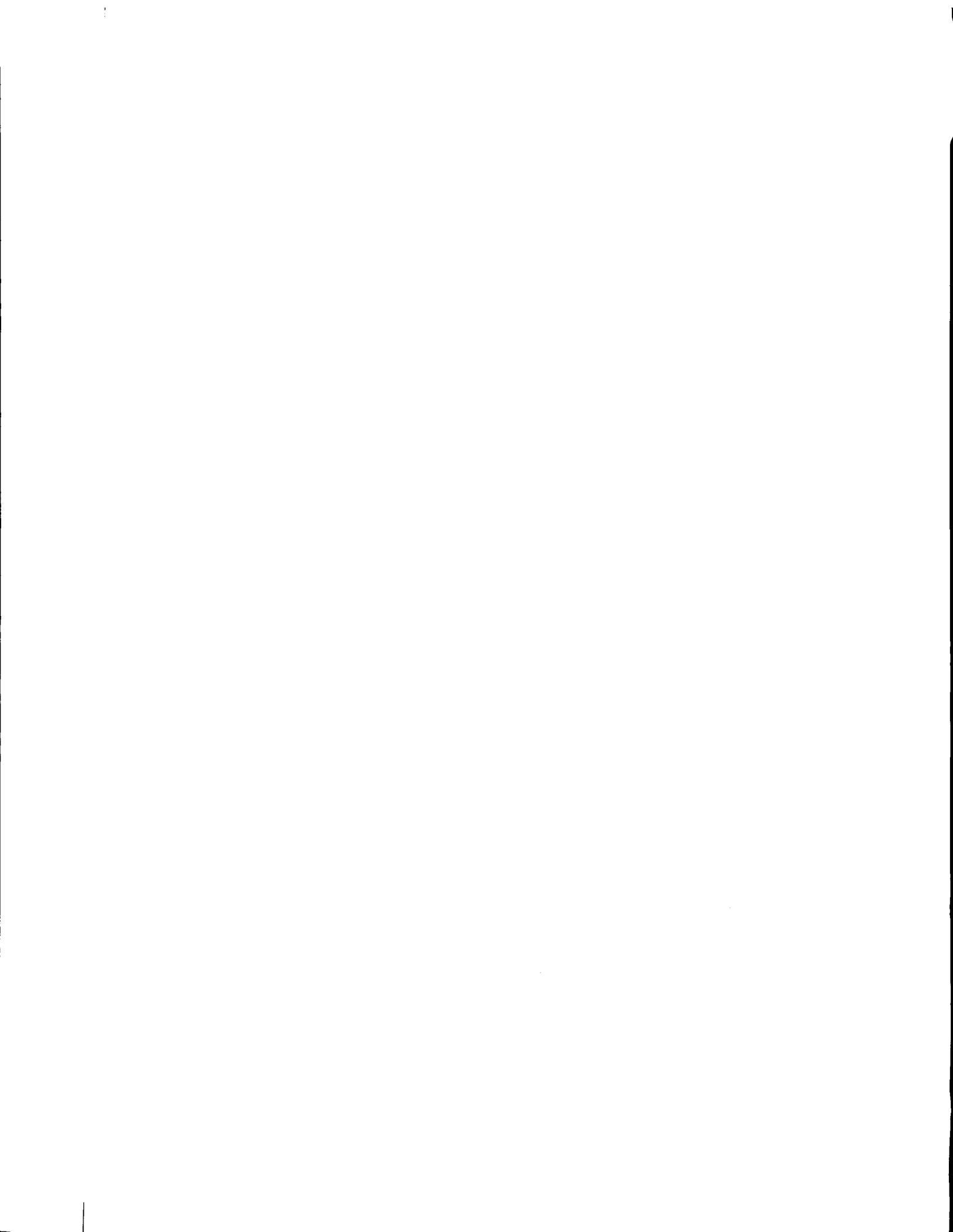
Heidi C. Constantine
Counsel
Metropolitan Life Insurance Company
1 MetLife Plaza
27-01 Queens Plaza North
Long Island City, NY 11101
Telephone: (212) 578-3551
Facsimile: (212) 743-0676

CERTIFICATE OF SERVICE

I hereby certify that on the 15th day of November, 2005, a true and correct copy of the foregoing **OPPOSER'S ADDITIONAL OBJECTIONS AND RESPONSES TO APPLICANT'S SECOND SET OF REQUESTS FOR PRODUCTION OF DOCUMENTS** has been deposited in the United States mail, postage prepaid and properly addressed to the following:

Anna M. Vradenburgh
Koppel Jacobs Patrick & Heybl
555 St. Charles Drive, Suite 107
Thousand Oaks, California 91360-3984





Group Life

Beyond Life Insurance

Paragon Group Variable Universal Life

Paragon Life[®]

A MetLife Company

Flexible Solutions for the Highly Compensated

Addressing Protection and Investment Needs in a Single Program

Employers who are looking for innovative ways to attract and retain employees know that an attractive benefits package can help. And, life insurance can play a valuable role in a comprehensive program.

While research shows that 53% of highly-compensated employees are extremely concerned about the impact of premature death on their families' financial security, approximately one-third have not taken any steps to evaluate their current life insurance needs¹.

Not only do highly-compensated employees need to determine the right amount of life insurance coverage, they also need the right *type* of life insurance program.

As a leading provider of GVUL, Paragon Life, a MetLife company, can help you provide the optimum benefit solution for your employees—Paragon Group Variable Universal Life (GVUL) insurance—without adding significant costs.

An Enhanced Life Insurance Program

Paragon GVUL is an innovative life insurance program designed especially for highly-compensated employees. It's an enhanced program that goes beyond traditional group term insurance to address the unique protection, estate, and tax-planning needs of your highly-compensated employees.

Valuable Life Insurance Protection for Your Employees

Highly-compensated employees are often at a stage in their lives where they have more to protect and plan for, and therefore a greater need for life insurance coverage.

Paragon GVUL is permanent coverage (to age 95) your employees can keep through changing circumstances. Whether the employee retires or leaves the company, he or she has the option to retain coverage at affordable group rates, and without automatic reductions.

¹MetLife, 2004 MetLife Employee Benefits Trends Study.

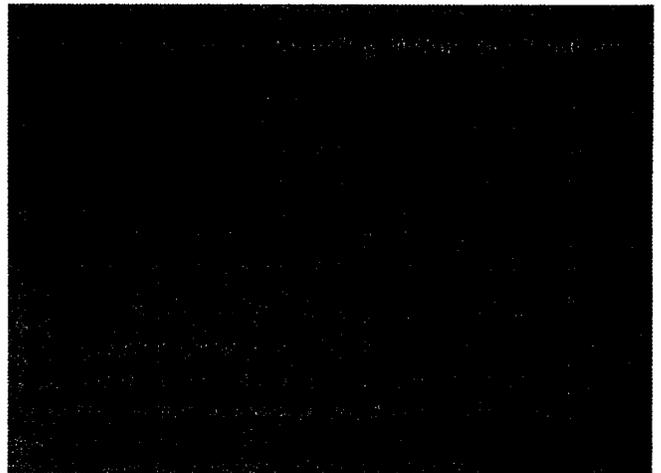
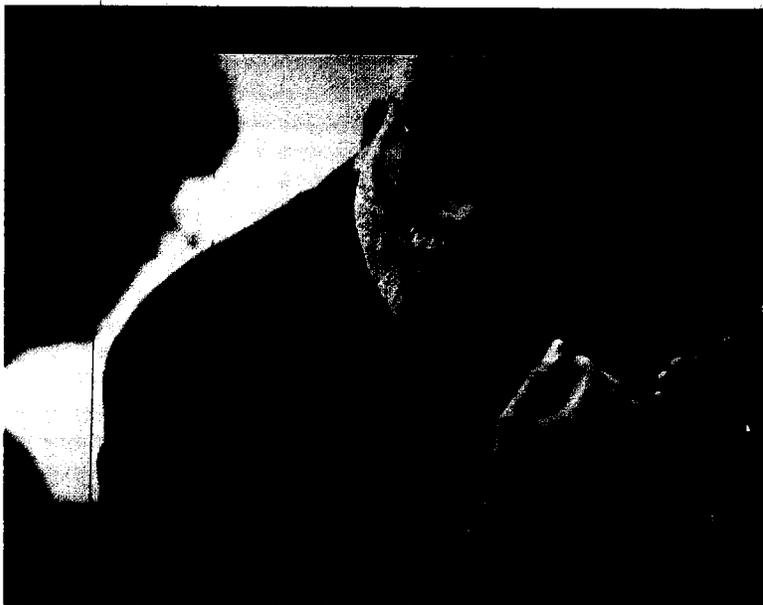


Going Beyond Life Insurance

Along with providing life insurance protection, Paragon GVUL allows participants a tax-advantaged investment opportunity they can use during their lifetimes.

Given the fact that "finding ways to minimize taxes" is one of the top concerns of highly-compensated employees¹, they need additional resources to help address this issue.

Paragon GVUL offers highly-compensated employees an additional tax-advantaged investment opportunity for those who have maximum funded, and/or want to supplement their 401(k) or other qualified savings plans.



Professionally Managed Investment Portfolios

When employees choose to invest, they allocate the investment premium to the program's investment portfolios. Participants who are more risk averse can choose an Interest-Bearing Account with a guaranteed minimum annual crediting rate of 4%².

Employees are able to diversify their investments by choosing from a wide variety of variable investment portfolios, managed by some of the country's leading money managers.

²In general, if the funding of a certificate exceeds certain limits, it will become a "modified endowment contract" (MEC) and become subject to "earnings first" taxation on withdrawals and loans. An additional 10% penalty for withdrawals and loans taken before age 59½ will also generally apply. We will notify certificate holders if a contribution would cause their certificate to become a MEC. Participants are generally permitted to take withdrawals up to the amount of premiums paid without any tax consequences. However, withdrawals in excess of total premiums paid are subject to income tax. Please note, however, that accessing your cash value, either through a partial withdrawal or loan, will reduce the certificate's cash value and death benefit.

³All guarantees are subject to the claims-paying ability of Paragon Life Insurance Company.

A Different Approach to Your Employee Benefits

Meeting Your Benefit Needs with a Carve-out Strategy

Paragon GVUL works well for companies who want to offer something extra for their highly-compensated employees.

The program is often implemented as a group carve-out, where highly-compensated employees are selected from a broader employee group and offered an enhanced program using individually owned GVUL certificates. The remaining employees retain their original life coverage.

Permanent life insurance programs such as Paragon GVUL are treated differently from term life for taxation purposes, taking advantage of current tax laws. These laws allow participants certain tax advantages not available with term life.



Flexibility to Deliver a Wide Range of Financial Solutions

Paragon GVUL can help address a wide range of issues for both you and your highly-compensated employees. GVUL:

- Can help reduce or eliminate your post-retirement life insurance liability since Paragon GVUL certificates are permanent (to age 95) and participants can continue with their coverage after they retire
- Provides you with an effective alternative to certain split-dollar life insurance programs that are no longer viable in light of regulatory developments
- Is a viable alternative to deferred-compensation programs since Paragon GVUL benefits depend on the solvency and claims-paying ability of Paragon Life. Deferred-compensation program benefits depend on the solvency of the employer
- Gives your highly-compensated employees an additional way to help them accumulate money for retirement, medical expenses, or a child's education
- Brings financial parity to employees who have "maxed out" their qualified savings programs by providing an additional tax-advantaged investment opportunity

You Can Count on Paragon Life for Outstanding Program Support

Adding a new option to your company's compensation package could mean a lot more work and stress. But, with Paragon GVUL, the time and resources you spend managing the program can be reduced since we do it all for you.

For almost 20 years, we have successfully implemented and serviced Paragon GVUL insurance programs for some of the country's leading companies and professional firms, including members of the Fortune 500®.

Employee Communication and Education Are Essential

Effectively communicating the program's benefits is critical to making sure participants get the most value from their programs. Our dedicated team of professionals helps explain the benefits and features of Paragon GVUL, and answers questions during enrollment, utilizing a variety of communication channels:

- An eEnrollment website that lets participants enroll in the program at their convenience
- Personalized, clear and concise printed enrollment materials
- On-site group meetings where experienced professionals answer questions and explain the program
- WebEx (Internet) meetings and teleconferences
- Dedicated enrollment telephone support that participants can call to get questions answered

Dedicated, Flexible Customer Service

Paragon's approach to customer service gives employees access to information about their life insurance program when it's convenient for them.

In fact, 96% of participants surveyed were either "satisfied" or "very satisfied" with Paragon's overall GVUL customer service⁴.

Paragon staffs a dedicated team of in-house professionals whose principal role is to help participants understand and manage their Paragon GVUL program. Participants choose from a variety of service options such as phone, website, fax or mail.

⁴2004 Paragon Life internal customer service statistics.

eBusiness Solutions Help Streamline Enrollment and Customer Service

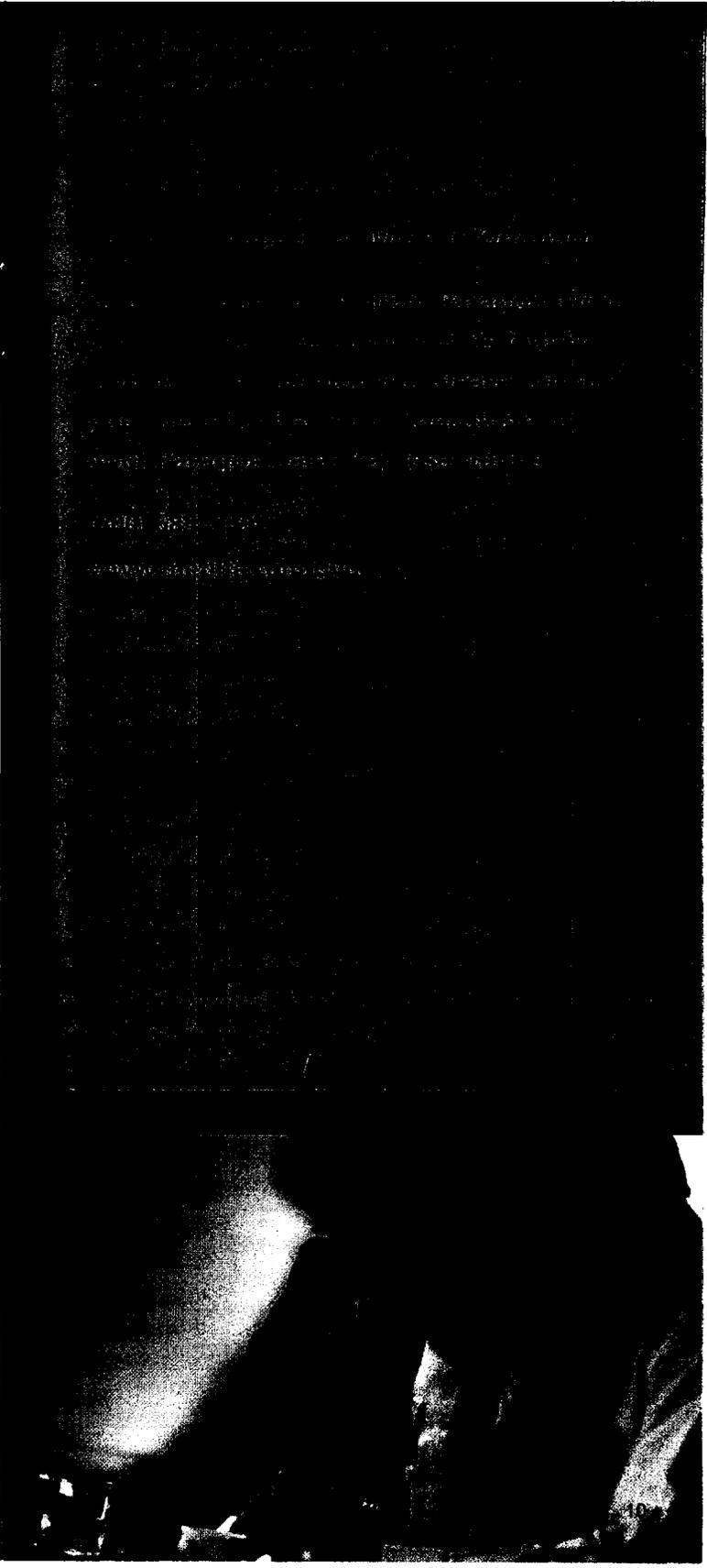
Paragon's eEnrollment website allows eligible individuals to enroll in the program at their convenience. The site's user-friendly, interactive decision making tools help participants assess their life insurance and optional investment needs online.

Participants can initiate certain transactions on our eService website, such as accessing available cash value and transferring funds between investment options. They can also notify us of a change of address or beneficiary.

A Smart Addition to Your Company's Total Compensation Package

You put significant thought and resources into designing benefit packages for your employees, so it makes sense to make sure you're getting the most value from them. You can help optimize the role life insurance plays in your highly-compensated employees' long-term financial planning with Paragon GVUL.

As an industry leader in GVUL, Paragon offers value to companies looking for a better life insurance solution. Paragon provides tools, service, expertise and technology that work together with one goal—an exceptional GVUL program.



Prospectuses for Paragon Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling the Paragon branch office of Metropolitan Life Insurance Company at (800) 685-0124. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Paragon Life Insurance Company.

Paragon Group Variable Universal Life insurance is distributed by Metropolitan Life Insurance Company. Paragon and Metropolitan Life Insurance Company are MetLife companies.

Paragon Life®
A MetLife Company

Paragon Life Insurance Company
190 Carondelet Plaza
St. Louis, MO 63105
(800) 685-0124
www.metlife.com/gvul

Policy Form No. 30037 (06/05)
L0503CH31(exp0307)PAR LD
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MetLife®



simple
segmented
smart
service

We may consider recent immigrants, non-U.S. citizens who have been granted lawful permanent residence as evidenced by the issuance of Permanent Resident Alien Identification Cards or who have had their permanent visa petition approved but are awaiting a visa number. We may also consider some nonimmigrants residing in the U.S. with valid temporary visas that would allow them to easily change to permanent status. Proposed insureds residing in the U.S. one year or more with the intent and ability to lawfully remain in the U.S. for at least five years may be considered for all plans and riders subject to our normal underwriting guidelines. Restrictions and/or additional underwriting requirements may be required to consider proposed insureds who have been residing in the U.S. for a shorter duration.

In most situations, if the Visa/ID type, number and expiration date are provided and are consistent with other information in the application, additional documentation may not be necessary. When additional documentation is necessary, depending on the immigration status indicated, any or all of the following might be requested as evidence of the visa and status.

- A copy of the passport with the visa stamp and the Arrival and Departure Record (I-94)
- The permanent resident ID card (I-155 or I-551, i.e. "green card" or "white card")

- Correspondence from the INS approving the petition for a permanent visa.

Illegal aliens will not be considered for any amount of insurance regardless of the length of residency.

We will consider U.S. permanent residents who travel up to a maximum of 3 months within one calendar year for amounts of insurance (in force and applied for) up to \$2 million without an extra premium for the travel risk for travel to the following countries: China (including Hong Kong), Czech Republic, Dominican Republic, Ecuador, India, Malaysia, Panama, Peru, Poland, South Africa, South Korea and Taiwan.

We will consider U.S. permanent residents who travel to Israel for up to 12 months for amounts of insurance (in force and applied for) up to \$2 million without an extra premium for the travel risk.

We will consider U.S. permanent residents who travel up to a maximum of 3 months within one calendar year for amounts of insurance (in force and applied for) up to \$10 million without an extra premium for the travel risk for travel to countries on the "A-List."

Up to \$99,999	Non-Medical	Non-Medical'	Non-Medical'	Simple Paramed' Urine Specimen	Simple Paramed' Urine Specimen
\$100,000 to \$249,999	Non-Medical	Non-Medical Blood with Urine Specimen	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$250,000 to \$999,999	Non-Medical	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$1,000,000 to \$2,500,000	Non-Medical	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
\$2,500,001 to \$5,000,000	Non-Medical	Paramed Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
\$5,000,001 to \$10,000,000	Non-Medical	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam EKG (Ages 61-75) TMT ² (Ages 76 & over) Blood with Urine Specimen
Over \$10,000,000	Non-Medical	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + TMT ² Blood with Urine Specimen	MD Exam + TMT ² Blood with Urine Specimen

1. All urine specimens obtained without a full blood specimen will be tested for HIV where permitted by law. HIV testing is routinely required at ages 15 and older when the total amount in force and applied for within 12 months is \$50,001 in the following jurisdictions: DC, DE, FL, GA, MD, NJ, NY, PR, SC and USVI. [DC and USVI require DBS w/ urine.]

2. An EKG should be ordered in lieu of a treadmill test (TMT) on proposed insureds known to have coronary risk factors (history of myocardial infarction, angina pectoris or coronary insufficiency). A TMT requires the presence of a Board Certified Internist (BCI) or Cardiologist.

Based on the proposed insured's medical history, additional requirements may need to be ordered beyond those listed in the table above.

• Simple Paramed (SPM)—A limited exam to collect physical measurements and blood/urine specimens.

- Full Paramed (PM)—A full exam collecting full health histories, blood/urine specimens, physical measurements and EKG, if needed.
- MD Exam (MD)—A full exam performed by a medical doctor (MD or DO) or Board Certified Internist (BCI) who will collect full health histories, blood/urine specimens, physical measurements and perform EKG or Exercise Test (TMT) if needed.

Prepare your clients for the exam by advising them of the following:

- A valid picture ID as proof of identity will need to be shown to the examiner.
 - For optimum specimen results, clients should fast for (8-12) hours before their appointment for a full blood specimen.
- Remind clients to also have available:
- Names and addresses of any physicians who have attended them, including their primary care physicians
 - Names of any prescriptions, over-the-counter drugs and herbal remedies they are taking.

STANDARD PLUS (Nontobacco) and **PREFERRED NONSMOKER (NS)** and **SMOKER**: Face amounts of \$100,000 and over (18-80) where available.

Build	Use Build Table in this pamphlet	Personal Health History (CAD-CVD-DM Cancer-PVD)	Family History (CAD-CVD-DM or PVD)	Tobacco	No history or treatment except gestational DM or basal cell carcinoma within the last 10 years. FEPs okay.	No immediate family members (parents or siblings) with onset prior to age 60.	No cigarettes/ no tobacco substitutes in the past 12 months and negative nicotine test.	Current cigarette use or positive nicotine test.
Blood Pressure Age 44 & under Age 45 & over	140/90 or less 145/90 or less Current medication acceptable for all ages							
Blood and Urine Profile	Some ratable results qualify							
Cholesterol (All Ages)	250 or less and Ratio 6.0 or less Current medication acceptable (all ages).							
Aviation Avocation Occupation Foreign Travel Residence FEPs	No medical FEPs. nonmedical FEPs acceptable or Exclusion Rider. No ratable Foreign Travel or Residence (or FEPs).							
Driving History	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 3 years.							
Substance Abuse (Alcohol/Drugs)	No history or treatment in past 10 years.							

DWI = Driving While Intoxicated, FEP = Flat Extra Premium, DM = Diabetes Mellitus, PVD = Peripheral Vascular Disease, CVD = Cardiovascular Disease, CAD = Coronary Artery Disease.
Other medical or nonmedical risks not listed above may preclude consideration of the Preferred classes.
Values listed in this chart represent the maximum allowable.

ELITE PLUS, PREFERRED PLUS and STANDARD PLUS are the preferred (non-tobacco) classes for the MetLife Investors (MLI USA and First MLI) products only. The chart below cross-references the equivalent classification by brand. All other classifications are the same.

Elite Plus	No Equivalent	No Equivalent
Preferred Plus	Elite	Select Preferred
Standard Plus	Preferred Nonsmoker	Preferred Nonsmoker

If your client has had a checkup/physical exam within 12–24 months, an APS should be ordered based on the following.

0	\$100,001 and over	
1–14	\$250,000 and over	
15–50	\$1,000,001 and over	Not Applicable
51–60	\$500,001 and over	
61–70	\$100,000 and over	
71+	\$100,000 and over	\$250,000 and over

For Elite Plus, Preferred Plus, Select Preferred, Elite, Standard Plus, Preferred Nonsmoker and Preferred Smoker, proposed insureds must meet all other criteria guidelines. Cigars, pipes and smokeless tobacco with negative urine specimen qualify for nonsmoker rates, however, Standard Plus and Preferred Nonsmoker are the best available classes.

Elite Plus, Preferred Plus, Select Preferred or Elite (Non tobacco)—No tobacco (in any form) or nicotine substitute use (e.g., nicotine patch, gum or nasal spray, etc.) within four years of application and urinalysis negative for nicotine.

Standard Plus or Preferred Nonsmoker (Non tobacco)—No *cigarette* smoking or use of nicotine substitutes within 12 months of application *and* urinalysis negative for nicotine. Alternate forms of tobacco use (cigar, pipe or smokeless tobacco) currently or in the past *and* urinalysis negative for nicotine.

Preferred Smoker—Cigarette smoking or use of tobacco substitutes currently within 12 months of application; *or* a urinalysis positive for nicotine.

Standard or Substandard Nonsmoker—Average or impaired risk; no cigarette smoking or use of nicotine substitutes within 12 months of application. Tests negative for nicotine or no testing required.

Standard or Substandard Smoker—Average or impaired risk; cigarette smoking or use of nicotine substitutes within 12 months of application.

Regardless of admission of cigarette smoking or tobacco use, testing positive for nicotine qualifies for the appropriate smoker class.

For the following ages and amounts, driving records will be ordered routinely for all persons proposed for insurance.

Ages 18–35	\$100,000 and over
Ages 36–65	\$1,000,001 and over
Ages 66 & older	\$250,000 and over

The Personal Financial Statement should be completed for risk amounts of \$1,000,000 and over.

The Business Supplement should be completed for all business insurance applications.

Current income multiplication factors for determining the maximum amounts of insurance in force and applied for in all companies.

Up to 30	30
31-40	25
41-50	20
51-55	15
56-65	10
66-70	7
Over 70	5

The future value of the proposed insured's estate should generally be projected at a rate of 7% for the maximum number of years as shown below.

Up to 40	15
41-60	12
61-75	7
76+	Individual Consideration

These guidelines are intended to provide a general formula to calculate suggested maximum amounts of life insurance that should meet the financial needs of your clients. Additional information/explanation will be needed when projections exceed those listed above.

Dependent Spouse: At amounts greater than \$125,000, the non-dependent spouse's total insurance (inforce and applied for) must generally be equal to dependent spouse total insurance amount.

Juvenile Insurance: The coverage amount on a juvenile will be determined by the total amount of insurance on the higher income-earning parent; an equal coverage amount in force is required. Amounts in excess of \$1 million will receive individual consideration.

College seniors and graduate students may be considered for \$250,000 in coverage without being subject to the foregoing requirements.

Under New York State law, if the child is dependent on the applicant for support and if the amount of insurance in force and applied for in all companies exceeds \$25,000, the insurance may be issued only if the insurance on the applicant is equal to:

- At least four times the amount in force and applied for on the child under 4½ years of age, or
- At least twice the amount in force and applied for on the child between 4½ and 14½ years of age.

(Contact your NB Underwriting Unit for additional information.)

Cross-Franchise Term Conversions—MET, NEF, MLI & GenAm term policies may convert to any approved enterprise permanent plan without evidence of insurability.

Simplified Underwriting—Available for distinct business markets where guaranteed participation levels (multi-life) enable us to accommodate in a favorable fashion. (Pre-approval required.)

Solutions for Life External Term Conversions—Clients with a term policy from an approved company may convert to a permanent plan of insurance on a guaranteed issue basis, without evidence of insurability. (Not available in New York.)

Table Shaving—Available for medical risks (only) and a maximum of Table D (or MetLife rating class equivalent) to receive a Standard rating. Maximum age is 75 (survivorship policy JSUL only to age 80). Maximum amount \$10,000,000 franchise brand and \$15,000,000 enterprise-wide through age 75; ages 76–80 JSUL only, maximum amount \$5,000,000 franchise and \$7,500,000 enterprise-wide. Additional limitations are applicable.

To avoid pending your case and improve NOGO (not of good order), please note your New Business Top Ten!

Print neatly and legibly in ink, answering questions with complete detail.

Submit appropriate state compliance forms with each application (HIV consent, replacement, fraud warning forms, etc.). Remember that an HIV consent form (state-specific or generic) exists for every state/jurisdiction, therefore, the proper HIV consent form is required on every case with a urine specimen.

The applicant must initial any changes or cross-outs; never use correction fluid.

All applications must be submitted with a signed illustration or signed illustration certificate as part of NAIC compliance.

Sales illustrations should match exactly with what is applied for as indicated on the application.

When completing a nonmedical Part II, list the following for any and all impairments:

- Date of onset
- Specific diagnosis
- Frequency of episodes, date of most recent attack
- Treatment, including dates and medication prescribed
- Complete name and address of all physicians consulted

have you met life today?®

MetLife®

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

210000000000003247 (0305) 0503-7377
© 2005 METLIFE, INC.
PEANUTS © United Feature Syndicate, Inc.

3. Your Bank's Name _____

Your Bank's Branch Address _____

Your Branch's Phone# () _____

4. Name(s) on Bank Account

1. _____

2. _____

5. Select which day of the month you wish to have your payments withdrawn from your account for the policy(ies) you've listed above:

1st of the month 8th 15th 22nd

6. Print Your Name _____

Home Phone # () _____

Be sure to read and sign agreement below. Include a VOIDED check from your bank account from which funds will be withdrawn. Please make a copy of this application and agreement for your records.

Authorization And Agreement

Yes, I want to pay my MetLife Auto & Home premiums through automatic monthly deductions from my bank account. I understand that MetLife Auto & Home will notify me in advance of any changes to the deduction amounts of more than \$1. I also understand that I must give MetLife Auto & Home 25 days notice to stop the deductions or to change bank account information. I also authorize MetLife Auto & Home to make such deductions on any future policy I may purchase, if I verbally give my consent.

By signing below, I hereby authorize Metropolitan Property and Casualty Insurance Company and its Affiliates and the bank identified on this authorization to process the deductions authorized herein.

Signature 1 _____

Date _____

Signature 2 _____

Date _____

Tear along perforated line

Have you met life today?

MetLife

MetLife Auto & Home
c/o Quaker Lane
PO Box 350
Warwick, RI 02887

MetLife Auto & Home is a brand of
Metropolitan Property and Casualty Insurance Company
and its Affiliates, Warwick, RI
04114-625 AP# 4053-00071204
© 2004 MetLife Auto & Home UM12X-MH1(esp) 1208MPC-LLD
PEANUTS © United Feature Syndicate, Inc.

MetLife



ExpressIT® Payment Plan Application

1. Please check the policies you'd like to place on your ExpressIT Payment Plan:

- All of my MetLife Auto & Home policies*
- Packaged Policy* (such as Combo, GrandProtect, or PAK II)
- Automobile
- Residential Property* (Please check all policies that apply)
 - Home
 - Condominium
 - Mobile Home
 - Renters
 - Landlord's
 - Fire
- Boat
- Personal Excess Liability (You may know this as "Umbrella")
- Recreational Vehicle
- Motorcycle

2. Please list the policy number(s) you wish to include on your ExpressIT Payment Plan. (Policy numbers can be found on the Declaration Pages of your policies.)

Policy Number(s) _____

* **IMPORTANT NOTE:** Any policy currently being billed to a mortgage company (mortgagee), including those that are part of a packaged policy, will not be transferred to ExpressIT without your permission. To transfer from mortgagee billing to ExpressIT, please complete the following:

I would like to include the following mortgage-billed policy on my ExpressIT Plan:

Policy Type selected from the above list _____

Policy Number _____

I have taken the following action (please check one):

I have asked my mortgage company to stop escrowing funds for my property insurance.

I've taken no action.

3. Your Bank's Name _____

Your Bank's Branch Address _____

Your Branch's Phone# () _____

4. Name(s) on Bank Account

1. _____

2. _____

5. Select which day of the month you wish to have your payments withdrawn from your account for the policy(ies) you've listed above:

1st of the month 8th 15th 22nd

6. Print Your Name _____

Home Phone # () _____

Be sure to read and sign agreement below. Include a VOIDED check from your bank account from which funds will be withdrawn. Please make a copy of this application and agreement for your records.

Authorization And Agreement

Yes, I want to pay my MetLife Auto & Home premiums through automatic monthly deductions from my bank account. I understand that MetLife Auto & Home will notify me in advance of any changes to the deduction amounts of more than \$1. I also understand that I must give MetLife Auto & Home 25 days notice to stop the deductions or to change bank account information. I also authorize MetLife Auto & Home to make such deductions on any future policy I may purchase, if I verbally give my consent.

By signing below, I hereby authorize Metropolitan Property and Casualty Insurance Company and its Affiliates and the bank identified on this authorization to process the deductions authorized herein.

Signature 1 _____ Date _____

Signature 2 _____ Date _____

Tear along perforated line

have you met life to



MetLife Auto & Home
700 Quaker Lane
PO Box 350
Warwick, RI 02887

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ExpressIT[®] and forget it!

You're in complete control of your insurance payments

No more service fees

No more checks to write

No more monthly bills in the mail

It's Convenient

Join the MetLife Auto & Home customers who enjoy the convenience of having their auto and homeowners insurance premiums deducted automatically from their checking accounts.

It's Free

With ExpressIT, you save time by not having to remember, write, and mail checks for your MetLife Auto & Home policies. Plus, there are no service processing fees.*



It's Peace of Mind

Your possessions are always protected without you having to think about, write, and mail a check. MetLife Auto & Home takes care of it for you. (We'll send you a Reminder Notice when you make a change in your policy that affects your payment amount by more than \$1).

You Choose

- The checking account and the 1st, 8th, 15th, or 22nd as your withdrawal date.
- The MetLife Auto & Home policies you want on ExpressIT.



ExpressIT Now!

and start saving time and money...

- Complete and detach the ExpressIT application (please read and sign the Authorization and Agreement on back, and make a copy of it for your records).

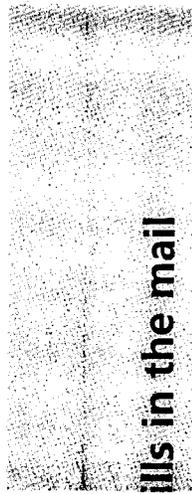
- Be sure to include a VOIDED check from the bank account you are using for ExpressIT.
- Seal check into the completed application and drop in the mail. No postage necessary.



* Fee may be required in NJ and MA

Tear along perforated line

payments



fills in the mail



18
1
15th,
your
date.

e Auto & Home policies you
pressIT.

ssIT Now!

ring time and money...

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(please read and sign the
on and Agreement on back,
copy of it for your records).

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DAYTON OH 45475-9943



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NECESSARY
IF MAILED
IN THE
UNITED STATES



ExpressIT[®]
Payment Plan

Life Insurance

MetLife[®]



What to Look for in Life Insurance

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Everyone would like the peace of mind that comes with knowing that loved ones will be financially secure if you die. Yet many people find the subject of life insurance confusing or intimidating. This brochure offers basic information about life insurance and provides practical advice about how life insurance can provide you peace of mind with sensible investment options as well.



This Life Advice® pamphlet about Life Insurance was produced by the MetLife Consumer Education Center.

Life Insurance Defined

Life insurance is a financial resource for your loved ones in the event of your death. When you buy life insurance, you enter into a contract with an insurance company that promises to provide your beneficiaries a certain amount of money upon your death. In return, you make periodic payments, known as premiums. The size of the premium is based on factors such as age, gender, medical history and the dollar amount of life insurance you select. Some policies may require a medical exam before premiums are established.

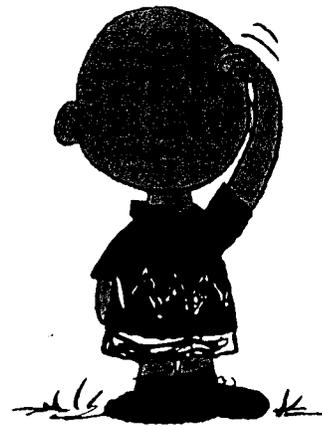
Certain types of life insurance may also provide benefits for you and your family while you're still living. Policies such as whole life or universal life accumulate cash value on a tax-deferred basis. That value can be used to supplement your retirement income or help provide for a child's education.

Life insurance should be an important part of a complete financial portfolio. What kind of life insurance and how much do you need? Learning the basics will help you make an informed decision.

Do I Need Life Insurance?

Your income can be considered your family's most valuable asset because it allows you to obtain the necessities of life and, of course, the creature comforts. Someday you may not be here to provide that income, yet the needs continue for those who are financially dependent upon you. Consequently, the security of life insurance and the amount required will depend on your personal and financial circumstances. If any of the following statements apply to you, you need to consider life insurance:

- You have a spouse.
- You have dependent children.
- You have an aging parent or disabled relative who depends on you for support.
- Your retirement pension and savings are not enough to insure your spouse's future against a rising cost of living.



- You have a sizable estate.
- You own a business.

In addition to the comfort of knowing that you have provided for your family after your death, there are other reasons to consider the investment value of life insurance, including:

- **Tax-Deferred Cash Values:** Some types of life insurance build a cash value over time. You do not pay taxes on the cash value accumulation until you receive funds from the policy.
- **Access to Funds.** The cash value earned on a permanent life insurance policy can be borrowed or withdrawn to help with big-ticket items, such as a college education or down payment on a home. Of course, any loans and/or withdrawals plus unpaid interest will reduce the death benefit eventually paid out.
- **Direct Payment of Taxes or Expenses:** Life insurance can be used to pay estate taxes and funeral expenses, and the proceeds can go directly to your beneficiaries without going through the probate process. If your estate (including real estate and investments) exceeds the federal estate tax exemption (\$1,000,000 in 2004, gradually increasing to \$3,500,000 in 2009) it can be taxed at a rate from 37% to 50% (scheduled to gradually decrease to 45% in 2009). So, even if you have a substantial sum of money, life insurance can be a benefit to your heirs, allowing them to pay taxes

without liquidating other assets. Although estate taxes are scheduled to be repealed in 2010, there are no estate tax provisions (repeal or otherwise) for 2011 and beyond. Consult a tax or financial professional to understand how estate taxes might affect your specific situation.

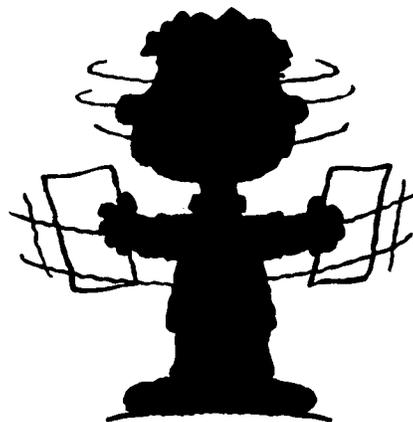
How Much Do I Need?

When you've decided that life insurance is a good idea for you, you'll want to determine how much you need. The answer is not an easy one. Most people want enough life insurance to make sure their family can continue to live their current lifestyle in the event a breadwinner passes away.

Life insurance is designed to match the economic value of the contributions you bring to your loved ones. Just as when you insure your home or car, you want to consider the cost of replacing this asset—in this case, the income and economic contributions you provide. For an approximate number, figuring out your replacement income need is a good start toward answering "How much life insurance do I need?"

One way to determine your estimated amount of life insurance is to multiply your annual income by the number of years until your retirement. Add the cost of benefits you receive, such as health insurance, as well as the cost of the services you perform as part of your household (cooking, cleaning, landscaping). Subtract out an estimate of your personal consumption (annual spending on personal needs \times years until retirement) to arrive at a figure. Your goal should be to develop a life insurance plan (through one or more policies) that matches this earning capacity.

One way to calculate how much insurance you need is with MetLife's life insurance calculator which you can find by visiting www.metlife.com. The calculator is located under "Tools" on the lower right corner of the home page.



What Are My Options?

Several types of life insurance are available to meet your life insurance needs. There are two main categories of life insurance: permanent insurance and term insurance. Simply put, the difference is similar to finding a home. Buying permanent life insurance is like owning a home, while buying term insurance is like renting one. There are advantages and disadvantages to both. Like owning property, owning permanent life insurance is usually an appropriate way for people to meet long-term needs. Over time, it may be the least expensive form of life insurance since payments may be fixed and the policy builds equity. As noted earlier, this equity or cash value, accumulates on a tax-deferred basis.

In contrast, purchasing term insurance, like renting property, is usually an appropriate way to meet shorter-term or temporary needs. Initially, premiums are often very affordable. But they increase over time with age. Term policies build no cash value, so, a term policy purchased to provide a lifetime of coverage could actually cost more than a permanent policy.

Own vs. Rent

Permanent Insurance

Higher initial premiums but,

- Guaranteed level premiums
- Guaranteed cash value
- Guaranteed death benefit
- Tax-deferred cash value growth

Term Insurance

Lower initial premiums but,

- Premiums increase with age
- No cash value
- Usually temporary coverage

Basic Types Of Life Insurance

Life insurance is generally a long-term commitment. Before buying any policy, clarify what you are trying to accomplish with life insurance. While financial protection of loved ones is the primary reason for purchasing life insurance, what other objectives are you trying to achieve that might be satisfied with the right life insurance policy or policies. Are you accumulating funds for education costs? Providing a way to pay estate taxes? Are you trying to build supplemental income for retirement or emergencies? Variations on traditional permanent or term policies can help meet these goals.

Term life insurance offers protection that insures your family for a specified period of time—usually anywhere from one to 20 years. A term policy pays a benefit if you die during the period covered by the policy. If you stop paying premiums, the insurance stops. These policies do not build a cash value.

Whole life insurance or permanent insurance provides protection, as well as a cash value. Additionally, many companies pay policyholders an annual dividend, which can increase the value of your life insurance policy. Dividends can add to your overall insurance benefits and can build a sizable cash value.

Dividends are not, however, guaranteed. Of course, life insurance should not be purchased solely for cash accumulation. Its primary purpose is protection.

Universal life insurance is flexible. These policies are interest rate-sensitive and permit the owner to adjust the death benefit and/or premium payments, within limits, to fit the individual's situation. Your premiums are credited to an accumulation fund, from which costs are deducted and to which interest is then credited. As with whole life insurance, the cash value is yours.

You may withdraw it or borrow against it at any time. Read your policy carefully to understand how loans and withdrawals affect the death benefit.

Variable universal life insurance is for those who want to tie the cash value of their life insurance policy to the performance of the financial markets. With this type of policy, you select among several investment options as to how your net premiums will be invested. While monies invested have potential for significant growth, they also are subject to market risks including the loss of principal. In other words, some investments may make or lose money depending upon the performance of the market and the investment options you select.

Choosing The Right Policy

Once you have determined how much life insurance you ideally need speak to a qualified insurance professional to design the appropriate life insurance coverage for you. To ensure that you're working with the right advisor, ask friends and colleagues for recommendations of quality agents. In narrowing your search, ask the following:

- **Is the insurance company financially secure?** Does it have a good claims payment history, good customer service and competitive prices? Independent companies such as Standard and Poor's, A.M. Best, Moody's, and Fitch rate insurance companies and provide information on their financial solidity.

- **Is the insurance company a member of the Insurance Marketplace Standards Association (IMSA)?** IMSA is a voluntary organization in which companies that qualify for membership have adopted IMSA's ethical conduct principles. IMSA membership demonstrates to consumers that a company is committed to honesty, fairness and integrity in customer contacts involving sales and service of individual life insurance and annuities. To find out if a company is a member, ask your sales representative or contact IMSA at imsaethics.org.

In addition to the publications from insurance rating companies, other sources available to advise you on finding a good insurance company include your state insurance department and the Better Business Bureau. Before buying any life insurance product, be sure to read the policy carefully and get clear answers to any questions you may have.



Conserving Costs

Buying life insurance is a significant, long-term purchase for most people. Here are some ways you can save money while purchasing the life insurance that's right for you:

7

1. **Don't buy insurance if you don't need it** (for example, if you have no dependents), and don't buy more insurance than you actually need to provide for your loved ones.
2. **Shop for a competitively priced policy while you are in good health.** Don't smoke. Take care of yourself by exercising regularly and maintaining a moderate weight.
3. **Look for a guaranteed renewable policy if you buy term insurance.** That way you won't have to shop for a new policy (with higher premiums) when you're older, nor will you have to pay extra if your health deteriorates.
4. **Buy additional riders, which are optional forms of coverage, only if you really need them.**
5. **Participate in your employer's sponsored group life insurance program,** even if you have to pay for it. This form of life insurance coverage, known as group insurance, pools good, average and poor risks to offer a benefit that is generally less expensive than most comparable plans offered to individuals. You can obtain coverage up to a certain level without providing evidence of good health, and group insurance plans typically provide for continued coverage during periods of disability. Most plans are administered through payroll deduction, a very convenient way to pay for coverage. And finally, most plans allow you to continue your coverage even after you leave employment simply by continuing your premium payments or converting your coverage to an individual policy.
6. **Shop around and compare prices, coverage and company quality.** There are more than 2,000 companies selling life insurance policies. Get at least three quotes on comparable policies, and ask questions about the policy's renewal and withdrawal provisions.

8

But I Already Have Life Insurance

Even if you have life insurance, keep in mind that life changes and so does your need for protection. Review your life insurance needs every few years. Any of the changes listed below should prompt you to make sure your plan is still appropriate:

- You have recently married or divorced.
- A child or grandchild has been born or adopted.
- Your health or your spouse's health has deteriorated.
- You have begun to provide care or financial help to a parent.
- A child requires assistance or long-term care.
- You have recently purchased a new home.
- You are planning for your child's or grandchild's education, or he or she is about to enter school or college.
- You or your spouse is concerned about retirement income.
- You or your spouse has been promoted recently.
- You have refinanced your home mortgage in the past six months.
- You or your spouse has received an inheritance.



Increasing Coverage: Replace Or Add?

You can trade or replace your policy, but it's not something to be considered lightly, regardless of whether you are thinking of switching policies within the same company or switching from one company to another. The new policy will incur new start up costs and may have new surrender (early withdrawal) charges, and there is normally a new "contestability period" during which statements in the application can be contested and the insurer may cancel the policy and refuse to pay death benefits. If you want to increase your total life insurance, it is probably better to keep your old policy and simply add a new one.

Suppose, for example, that your objective is to have \$100,000 of life insurance and you currently have \$50,000. It may be better to keep the existing \$50,000 policy and buy a second \$50,000 policy to total \$100,000. Your existing policy premiums will generally be less than those for the new policy because you bought it when you were younger, and you won't lose any existing cash value. Be sure to ask your financial advisor or insurance professional about the best alternative for your specific situation.

For More Information

Reference Materials

Your Life Insurance Options

Alan Lavine, John Wiley & Sons, Inc. \$12.95

The New Life Insurance Investment Advisor

Ben G. Baldwin, McGraw Hill \$29.95

Free Pamphlets

You also can write to the Consumer Federation of America, 1424 16th St. NW, Suite 604, Washington, DC 20036, call 202-387-6121, or visit www.consumerfed.org. It will, for a fee, help you evaluate a policy you are considering.

Organizations

For information about financial planning and a list of financial advisors in your area, call the Financial Planning Association at 1-800-322-4237 or visit them at www.fpanet.org.

Pamphlets from the federal government

The quarterly Consumer Information Center catalog lists more than 200 helpful federal publications. For your free copy, write: Consumer Information Catalog, Pueblo, CO 81009, call 1-888-8-PUEBLO or find the catalog on the Internet at www.pueblo.gsa.gov.

Internet Information

- www.lifeadvice.com

If you're on the Internet, check us out. We're part of MetLife Online®.

Additional Sources

- www.imsaethics.org
Insurance Marketplace Standards Association.
- www.bestquote.com
Get life insurance quotes online via a return e-mail.
- www.insure.com
Request an application online after receiving an instant quote.
- www.insweb.com
Provides instant online quotes, glossary and FAQs.
- www.intelliquote.com
Online quotes, life insurance calculator and FAQs.
- www.quickquote.com
Calculators, glossary of terms and online quotes.

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1-800-METLIFE

Or contact your local MetLife representative.

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New York, NY 10166
www.metlife.com

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MetLife

GOOD: Getting a high interest rate on your CD.

BETTER: Also getting a high interest rate on a money market account with easy access to cash.

**High yields and access to cash
Money Market Account**



Open a high-yield MetLife Bank Money Market Account

Highly competitive interest rates.
Our money market rate is much higher than you would hear with interest on a bank
money market account. That means your money will grow faster. And MetLife Bank
accounts are FDIC insured — so you can feel secure knowing your money's safe.

Highly competitive interest rates

Our money market rate is much higher than you would hear with interest on a bank
money market account. That means your money will grow faster. And MetLife Bank
accounts are FDIC insured — so you can feel secure knowing your money's safe.

Easy, convenient access to your money

You'll have the flexibility to:

- Access your money by phone, check, online or ATM
- Link your account to your other bank accounts for easy transfers
- Even schedule automatic deposits into your account from your other bank account

Money Market Accounts are subject to withdrawal limitations. See individual
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your local Financial Services Representative

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MetLife has been helping
over 130 years. Today,
the nation's Fortune 100
uses our financial tools and protection
to **meet life today?®**

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Get a head start with an immediate
5% investment credit.

Freedom can mean so many different things: A life of leisure. New experi-
ences. Part-time work or community service. Time to travel, learn or
spend time with family and friends. Regardless of your vision for the future,
you can live on your own terms, and enjoy a life free of financial worries.
How do you plan to begin working toward your goal of financial freedom?

Financial Freedom with MetLife Investors.

MetLife Investors can play an
important role in your overall
financial planning. By investing
in a variable annuity from
MetLife Investors Insurance
Company of California (MetLife Investors)

Insurance Company of California
(MetLife Investors), an affiliate of
Metropolitan Life Insurance Company
(MetLife), you can potentially build
assets for retirement with the knowl-
edge that you can someday turn those
assets into lifelong income.

Not FDIC-Insured • Not Insured By Any Federal Government Agency
Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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...have financial freedom for over 13
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you'll want to retire on

But what can you do to

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A variable annuity can
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- 2 How to increase you
- 4 Building a portfolio
- 5 How to guarantee inc
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- 2 Next steps to financia
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One of America's most distinguished financial institutions, MetLife has been helping families and businesses achieve financial freedom for over 130 years. Today, approximately thirteen million U.S. households and 88 of the nation's Fortune 100 companies trust MetLife and its affiliates to provide the financial tools and protection they need to meet life head-on. That's why we ask, **have you met life today?®**

envision

Retirement can mean so many different things: A life of leisure. New experiences including part-time work or community service. Time to travel, learn or spend time with family and friends. Regardless of your vision for the future, you'll want to retire on your own terms, and enjoy a life free of financial worries.

But what can you do to begin working toward your goal of financial freedom?

Start building financial freedom with MetLife Investors.

A variable annuity can play an important part in your overall retirement planning. By investing in a Class XC variable annuity from MetLife Investors Insurance Company or MetLife Investors

Insurance Company of California (MetLife Investors), an affiliate of Metropolitan Life Insurance Company (MetLife), you can potentially build assets for retirement with the knowledge that you can someday turn those assets into lifelong income.

• 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

did you **know?**

Annuities allow you to generate income that will last as long as you live – similar to having your own “personal pension plan.”

variable annuities and your future

As you invest for the future, you will face a number of realities that can work against you and make it harder to achieve your goal of financial freedom. Market downturns can reduce your account balance and inflation can eat away at your savings. When you decide to retire, you may also run the risk of outliving your money.

These risks are very real. However, by establishing a strategy and investing wisely, you may be able to reduce their impact on your retirement portfolio. Saving and investing for retirement is a long-term process that you and your financial professional can begin together.

Why include a variable annuity?

Along with other financial products, a variable annuity can play a key role in your overall strategy. That's because a variable annuity contains both investment and insurance features that can help you:

- Potentially accumulate assets more quickly through tax deferral
- Create a diversified portfolio of investment options from leading money managers
- Guarantee future income for yourself or your beneficiaries
- Give yourself a “paycheck” for life

2

accumulation

you invest money in a variety of investment options that have the potential to grow on a tax-deferred basis

payout

you receive your earnings and principal as an income stream, much like a paycheck

phases of a variable annuity



increase your money's growth potential¹

When you invest for the future, you want your money to work as hard as it can for you. Variable annuities allow you to defer taxes on earnings, transfer assets between investment options tax-free and contribute as much as you want.² All of these benefits help your money work harder and potentially grow faster.

Tax-deferred growth

Every year, Americans spend more money on taxes than they do on food, clothing and medical care combined.³ If you are putting money in a taxable investment, you may be spending more in current income taxes than you have to.⁴

By investing in a variable annuity, you are deferring – or putting off – paying taxes on the earnings within your account. This can help your retirement nest egg grow more quickly than if the earnings were taxed each year. That's because the earnings are allowed to compound within your account, which means they can potentially generate additional earnings as well. With a tax-deferred account, you pay taxes on earnings when you withdraw them at some point in the future, usually when you retire.

Tax rates currently applicable to dividends and long term capital gains are generally lower than rates applicable to earnings from a tax-deferred investment. The taxable portion of distributions under annuities and qualified plans is taxed at ordinary income tax rates and a 10% Federal income tax penalty may apply to this portion if you are under 59½.

¹ If you are buying a variable annuity to fund a retirement plan that already provides tax deferral under sections of the Internal Revenue Code (such as an IRA, 401(k) or 403(b) plan), you should do so for reasons other than tax deferral, since these plans already provide tax deferral. Using a variable annuity to fund these plans provides no additional tax deferral benefit.

² Investments of \$1 million or more require prior approval by the issuing insurance company.

³ Source: The Tax Foundation, 2004.

did you **know?**

Like IRAs, variable annuities allow you to defer taxes on earnings until you withdraw them. However, a non-qualified variable annuity lets you contribute much more.

Tax-free transfers

If your needs change, you have the flexibility to transfer assets between investment options, free of fees and current taxes (transfers may be restricted in the event of market timing).⁴ That means you can stay in control of your investment allocation at all times.

Unlimited contributions²

There are no contribution limits with a non-qualified variable annuity, so you can add to your account balance by investing more – whenever you want, as often as you want. Annuities that are considered “qualified” under IRS rules may impose limits.

⁴ Tax rates for taxable investments versus tax-deferred investments will vary. Your actual taxes in a given year may be higher or lower and will vary from year to year depending on your income level, sources and types of income, tax deductions, tax credits, state income taxes, applicability of Alternative Minimum Tax (AMT), and other factors that affect your tax rate. Tax laws are subject to change. In 2003, tax changes were put into place that reduced the tax rates that apply to long term capital gains and dividends. Please check with your tax advisor for details specific to your situation.

⁵ MetLife Investors is currently waiving the \$25 fee for transfers exceeding 12 per contract year. This variable annuity contract and the underlying investment portfolios are not designed for “market timing” strategies such as programmed transfers, frequent transfers or transfers by one or more contract holders that are large in relation to the total assets of the underlying portfolios. We may limit transfers in circumstances of market timing or other transfers we determine are or would be to the disadvantage of other contract owners.



build a portfolio with balance, diversity and efficiency



At MetLife Investors, we understand that it can be difficult to build a portfolio that offers the balance, diversity and efficiency you need to invest toward your long-term goals. That's why we took special care in selecting the investment options for our variable annuities.

Our selection process starts with a blueprint of what we want our lineup to look like, uses the unbiased expertise of Morningstar Associates and allows us to select each investment advisor and individual investment option with deliberate precision.

Met Investors Advisory, LLC is responsible for the selection, retention and/or replacement of each investment portfolio. The term "Morningstar" refers to Morningstar Associates, LLC. Morningstar Associates is a wholly owned subsidiary of Morningstar, Inc. Neither Morningstar Associates or Morningstar, Inc. act as an investment advisor to Met Investors Advisory, LLC or the investment portfolios.

The investment objectives and policies of certain portfolios may be similar to those of other portfolios managed by the same investment advisor. No representation is made, and there can be no assurance given, that any portfolio's investment results will be comparable to the investment results of any other portfolio, including another portfolio with the same investment advisor or manager. The portfolio's investment results may be expected to differ and may be higher or lower than the investment results of such other portfolio.

- Each investment option serves a particular purpose, making it easier for you to diversify your portfolio.
- Our lineup includes a wide range of investment styles and asset classes, so you can design a portfolio with a healthy balance between risk and reward.
- With low overlap in the underlying securities, our lineup of investment options can help you reduce the risk of investing through diversification.

To ensure that our lineup continues to meet our stringent selection criteria, Met Investors Advisory, LLC and Morningstar Associates monitor our investment advisors and individual investment options on a daily basis.



BLACKROCK



Asset Management

HARRIS ASSOCIATES L.P.
Advisor to The Outlook Fund



JANUS

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did you **know?**

Investment programs like asset allocation and dollar cost averaging can reduce the risk of investing.

Optional features make investing even easier:

Want an easy way to diversify your investment mix?

asset allocation portfolios

With the help of your financial professional, simply choose one of our asset allocation portfolios¹ available under your contract based on your risk tolerance, retirement time horizon and goals.

Rather not jump into the market all at once?

dollar cost averaging

Choose dollar cost averaging² and make periodic, automatic investments – which can help you ease into the market.

Want to make sure your investment allocation stays aligned with your strategy?

portfolio rebalancing

Choose portfolio rebalancing and if your investment mix becomes unbalanced due to market conditions, we'll automatically make transfers to bring them back in line with your original strategy. You can select the frequency for rebalancing transfers.

Customize as you go

If your needs or goals change, you can transfer assets between available investment options, free of income tax or fees.³

¹ The asset allocation portfolios do not assure a profit and may not be appropriate for all investors, particularly those who are interested in directing their own investments. Inclusion of an investment option in an asset allocation portfolio does not indicate that a particular investment option is superior to any investment option not included in an asset allocation portfolio.

² Dollar cost averaging does not assure a profit and does not protect against loss in declining markets. Since dollar cost averaging involves continuous investment in securities regardless of fluctuating price levels of such securities, the investor should carefully consider his or her financial ability to continue purchases through periods of fluctuating price levels.

³ MetLife Investors is currently waiving the \$25 fee for transfers exceeding 12 per contract year. Transfers may be subject to "market timing" restrictions.



guarantee your income *and protect your beneficiaries*

Although the stock market has historically produced solid long-term returns, future performance is impossible to predict. That's because past performance does not guarantee future results. At MetLife Investors, we understand the risks involved in investing, so we have designed our variable annuities with optional features that can help you protect your investment and guarantee future income regardless of how the market performs.¹ All guarantees are based on the claims-paying ability of the issuing insurance company.

Guarantee future lifetime income²

- The optional Guaranteed Minimum Income Benefit (GMIB) can help you protect your future financial freedom by guaranteeing a predictable income stream that will last for the rest of your life. Once you've owned the contract for at least 10 years, this "income benefit" allows you to begin receiving regular payouts that are guaranteed to be at least a minimum amount based on your investment performance or actual account value. The GMIB charge is 0.50% of the income base deducted from the account value. The GMIB is only available to purchasers age 75 or younger.
- The optional Guaranteed Minimum Income Benefit Plus (GMIB Plus) provides the same income benefits as the GMIB but also gives you the opportunity to reset more frequently than every three years (and prior to age 75), to recalculate used to calculate your minimum GMIB annuity income payment based on current account value.³ If the market performs poorly, the GMIB Plus also provides principal protection (the Guaranteed Principal Option) that gives you the option (after 10 years) to bring your account value back to the initial investment amount invested (less withdrawals), instead of receiving GMIB income under the GMIB Plus rider.⁴ The GMIB Plus is available for 0.75% of the income base deducted from the account value. If you reset the GMIB Plus, the allowable charge is 1.50%.

¹ The GMIB, GMIB Plus, GWB, Annual Step-Up Death Benefit, Compounded-Plus Death Benefit and Earnings Preservation Benefit can only be elected at the time the contract is purchased and are irrevocable once elected. Under the GMIB Plus, investment performance is limited. Death benefits, including the Earnings Preservation Benefit, are subject to ordinary income tax to the extent of gains.

did you **know?**

The GMIB guarantees you a minimum level of income for life. That means you can predict how much income under the GMIB rider your variable annuity will provide in the future.

The GMIB Plus is only available to purchasers age 75 or younger.

If you elect the GMIB Plus you may only invest in the following asset allocation portfolios: MetLife Defensive Strategy Portfolio, MetLife Moderate Strategy Portfolio, MetLife Balanced Strategy Portfolio and MetLife Growth Strategy Portfolio.

You may also convert your annuity into lifetime income under the regular provisions of your contract at any time.

Guarantee the return of every dollar you invest⁵

The optional Guaranteed Withdrawal Benefit (GWB) can help you be a more confident investor by guaranteeing that you can take annual withdrawals up to a specified amount that over time, equal or exceed an amount equal to the total amount you invest, regardless of market conditions. Through this "withdrawal benefit"⁶ you may receive income through regular or periodic withdrawals until an amount equal to every dollar you invest has been returned to you – even if your account balance declines to zero due to withdrawals and/or poor performance. Your withdrawals may begin immediately and continue for a period of time, depending on how much you take each year. Keep in mind that if you withdraw more than the maximum specified amount in any year, you may jeopardize your guaranteed return and annual withdrawal amounts. In addition, withdrawals will reduce the death benefit pro rata, may be subject to withdrawal charges, income tax and a 10% Federal income tax penalty if you are not yet age 59½. The GWB is available for 0.50% of the Guaranteed Withdrawal Amount (as defined in the prospectus), which is deducted from the account value. The GWB is only available to purchasers age 75 or younger.

² Since the guaranteed annuity factors are based on conservative assumptions, the level of income guaranteed under the GMIB (including GMIB Plus) is often less than the income that would be provided by annuitizing under the regular provisions of the contract. If the regular annuitization provisions are more favorable than utilizing the GMIB, the contract owner will receive the higher payout. In this situation, the investor would have incurred the GMIB annual fee and received no additional benefit. In certain qualified plans, any income payments may need to comply with the required minimum distribution rules. Please consult with your legal/tax advisor.

³ Each election will extend the 10-year waiting period before which you can exercise the GMIB Plus rider and may increase the annual rider fee.

⁴ The insurance company guarantees an amount equal to purchase payments deposited within the first 120 days of contract issue, adjusted pro rata (proportionately) for withdrawals. You can only elect the Guaranteed Principal Option once; if elected, the GMIB Plus rider will terminate and your contract will no longer be subject to the annual fee for this rider.

⁵ You may elect ONE of the following only: GMIB, GMIB Plus, or GWB.

⁶ You do not have to elect the GWB to take withdrawals using the Systematic Withdrawal Program or free annual withdrawal provisions of the contract.

Guarantee your beneficiaries' future

If you should die before beginning the payout phase of your annuity, your annuity will go to your beneficiary(ies) in the form of the death benefit you chose for your contract.

All guarantees are based on the claims-paying ability of the issuing insurance company.

principal protection

Our standard death benefit, equals the greater of your account value or your contributions adjusted proportionately for withdrawals.

annual step-up

An optional death benefit, equals the greater of the Principal Protection benefit or the highest anniversary account value through age 80, adjusted proportionately for withdrawals.⁷ The Annual Step-Up Death Benefit is available for 0.20% on the average account value in the investment portfolios. The Annual Step-Up Death Benefit is only available to purchasers age 79 or younger.

compounded-plus

An optional death benefit, equals the greater of the Annual Step-Up benefit or your total contributions, compounded at 5% annually through age 80, adjusted proportionately for withdrawals.⁸ The Compounded-Plus Death Benefit is available for 0.35% on the average account value in the investment portfolios. The Compounded-Plus Death Benefit is only available to purchasers age 79 or younger.

Maximize your beneficiaries' inheritance

By electing the optional Earnings Preservation Benefit, you can help protect your assets for your beneficiaries. The additional death benefit – which amounts to 40% or 25% of the earnings⁹ in your account, depending on your age at issue – is often used

⁷ The "highest anniversary value" means the highest account value achieved on any contract anniversary prior to the date of the oldest owner's death (and prior to owner reaching age 81) adjusted upward for subsequent purchase payments and reduced proportionately for any withdrawals. On or after this anniversary, the benefit amount remains but will no longer increase in value. The charge for this rider will continue to be deducted while the rider is in effect.



to help pay income taxes on earnings in your account (if any), and may enable you to leave more of your estate for your beneficiary(ies). The Earnings Preservation Benefit is available for 0.25% on the average account value in the investment portfolios. The Earnings Preservation Benefit is only available to purchasers age 79 or younger.

Leave your annuity to your spouse

If your spouse is sole beneficiary, he or she may choose to continue the accumulation phase of the annuity at your death. Upon continuing the contract, the initial account value will be the greater of the death benefit or the account value. If you elected the Earnings Preservation Benefit, your spouse can either use the benefit immediately and add that amount to the death benefit value or continue the contract with the Earnings Preservation Benefit intact.

Create a living legacy

With the Controlled Payout Plan, you decide how long your beneficiaries will receive annuity payments after your death. This irrevocable stream of income offers favorable tax treatment and the potential for rising income if a variable payout is elected (not available with qualified plans).

See our "Protection Benefits" brochure and the product prospectus for more details about our Guaranteed Minimum Income Benefit, Guaranteed Minimum Income Benefit Plus, Guaranteed Withdrawal Benefit, death benefit options and the Earnings Preservation Benefit.

⁸ Until the contract anniversary prior to the oldest owner's 81st birthday. On or after this anniversary, the benefit amount remains but will no longer increase in value. The charge for this rider will continue to be deducted while the rider is in effect.

⁹ The portion of the death benefit representing earnings is the difference between the death benefit payable less total purchase payments that have not already been withdrawn, less any investment gain since the contract anniversary at which time the oldest contract owner had reached age 80. The IRS may conceivably treat any fees associated with the Earnings Preservation Benefit as a taxable distribution and may be subject to a Federal income tax penalty. Please consult with your legal/tax advisor.

did you **know?**

Although variable annuities are intended to be long-term investments, your money is not completely tied up. You can take regular withdrawals or a lump sum when you need it. Some restrictions apply.

access your money when you need it

Although a variable annuity is meant to be a long-term investment, you have the freedom to access your money if and when you need it. Even if you're still in the accumulation phase of your annuity, you can make the following withdrawals without a withdrawal fee:

- Withdraw all of your earnings at any time (they may be subject to ordinary income tax and a 10% Federal income tax penalty if owner is not yet age 59½)
- After the first contract year, take up to 10% of your purchase payments each year
- Sign up for a systematic withdrawal, either monthly or quarterly, that can total up to 10% of your purchase payments each year
- In some cases, access your funds if you're terminally ill or confined to a nursing home (subject to state availability and age limitations). See prospectus for details.

You can also receive your account value in one or more lump sums; however, withdrawal charges may apply. Withdrawals will reduce your account value and the benefits of any optional riders that you may select for your contract.



did you **know?**

By electing a lifetime payout option, you can eliminate the risk of outliving the money within your annuity.

guarantee income for life

Many of us enjoy financial freedom during our peak earning years. By planning ahead and investing in a variable annuity as part of an overall investment portfolio, you may be able to look forward to financial freedom, even after you've stopped working.

By electing to begin the payout phase

of an annuity, you in essence begin taking a "paycheck." You can elect a fixed payment (where you'll receive the same dollar amount each time), a variable payment (which will vary with the performance of the investment options you select), or a combination of the two.

Payout options

- Receive a "paycheck" for as long as you live.
- Receive payments that last throughout your lifetime, but are guaranteed for a certain number of years if you die earlier than expected.
- You and your spouse receive a "paycheck" that continues for as long as the last survivor.
- You and your spouse receive payments that will last as long as the last survivor, but are guaranteed to last a certain number of years, if both of you die earlier than expected.

did you **know?**

With an annuity, you're not just buying an investment. You're also buying insurance protection (in the form of tax-advantaged income and death benefits) and the ability to generate income you cannot outlive.

have you met life today?

Regardless of what the word "retirement" means to you, make sure those years are secure and comfortable. Take the first step and start building your financial freedom today with a MetLife Investors variable annuity.

next steps to building financial freedom

Meet with a financial professional

He or she can help you decide on the best investment strategy for you and which optional features and benefits best meet your needs.

Complete the appropriate paperwork

You'll need to fill out an application and a few other forms, depending on which features you choose. Your financial professional can help with this too.

Although variable annuities aren't for everyone, they can play a significant role in your overall investment strategy. By investing in a variable annuity, you can help build a retirement nest egg. Then, when you're ready to retire, a variable annuity allows you to generate an income stream you cannot outlive.

For more information contact your financial professional.

what you need to know to invest



Most investments have specific guidelines as to the amount you can invest and the age at which you can purchase the product. The guidelines for this variable annuity are shown below.

investor age limits

Owner must be 80 years old or less at time contract is issued

Owner must be 90 years old or less in order to convert

the account value into a guaranteed income stream

investment amounts

\$10,000
\$500
\$1 million

what you need to know about fees and expenses

Some of the expenses you'll see below, such as investment option fees, are similar to those you'll find with other investment products. However, only annuities offer insurance benefits, such as the ability to generate income for life and death benefits, which provide for your beneficiary(ies) in case you die before you begin to receive annuity payments. The additional fees related to these benefits are shown below as well.

front-end sales charge

None. That means all of your money goes to work for you, right from the start.

investment option expenses

Each investment option you select will charge a fee to manage the money within that investment option. In addition, the investment option may impose a 12b-1/service fee. The fees and expenses, which vary by option, are assessed daily in the calculation of the average account value of each investment option. Please see a prospectus for specific information.

annual contract fees

Percentage charges are assessed daily, at the annual rates shown, on the average account value allocated to the investment options.
\$30^{1,2} Waived if account value is \$50,000 or more

0.25% Administrative Charge)

1.55% (includes Principal Protection Death Benefit and

annual fees for optional features

0.50% of the income base^{1,3} deducted from the account value

0.75% of the income base^{1,3} deducted from the account value

0.50% of the Guaranteed Withdrawal Amount (as defined in the prospectus) which is deducted

from your account value^{1,3}

0.20% on average account value in the investment portfolios⁴

0.35% on average account value in the investment portfolios⁴

0.25% on average account value in the investment portfolios⁴

withdrawal charge schedule

You are allowed to take up to 10% of your purchase payments each year as a Free Withdrawal (no Free Withdrawal in the first contract year unless a systematic withdrawal plan is elected). Charge on withdrawals in excess of Free Withdrawals applies to each purchase payment. Withdrawals of purchase payments in excess of the Free Withdrawal amount that have been in the contract less than 9 full years will be subject to the following withdrawal charges:

8%	8%	8%	7%	6%	5%	4%	3%	2%	0%
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1 Charged on the contract anniversary.

2 A full Account Fee will be deducted upon complete withdrawal from your contract. A pro rata portion of the Account Fee will be deducted from the account value on the annuity date if this date is other than a contract anniversary.

3 A pro rata portion of the Guaranteed Minimum Income Benefit (GMIB), Guaranteed Minimum Income Benefit Plus (GMIB Plus) and Guaranteed Withdrawal Benefit (GWB) rider charges will be assessed upon a complete withdrawal from your contract or annuitization of the contract. The income base is determined as provided in the GMIB rider and is not the same as account value.

4 Assessed daily at the stated annual rate throughout the accumulation phase of the contract.

Critical Illness Insurance

Insurance for Living

MetLife[®]



Find out how to help enhance your financial security.
Look inside for details ▶

“May you live
all the days of your
life.”

—Jonathan Swift

You can help enhance your financial security should you experience certain critical illnesses.

First the good news: experiencing a critical illness today is not as life threatening as it used to be. Statistics show that because of continuous advancements in modern medicine, chances of recovery from a critical illness like a heart attack, certain types of cancer or a stroke, are much better now than in the past.

But sometimes people are not adequately prepared financially, despite having good medical insurance. While medical plans often provide coverage for hospital and medical expenses arising from critical illnesses, there are still expenses associated with a critical illness that many medical plans are not designed to pay. (See page 7 for a list of examples.)

Also, consider the day-to-day living expenses that will not go away during a critical illness. If a critical illness resulted in both you and your spouse taking unpaid time away from work, how would your finances be affected?

Did you know?
The five-year relative survival rate for all cancers combined is 62%.³

Welcome to Insurance for Living.

MetLife Critical Illness Insurance can help bridge the financial gap between what your existing medical insurance may cover and additional expenses associated with the covered conditions.

For more information or to apply online, please visit
www.metlife.com/mybenefits.

¹ American Heart Association, Heart Disease and Stroke Statistics 2004 Update; American Cancer Society, 2004 Cancer Facts and Figures; ² American Heart Association, Heart Disease and Stroke Statistics 2004 Update; ³ American Cancer Society, 2004 Cancer Facts and Figures.

Questions and Answers

Q: Who is eligible to apply?

A: Eligibility is dependent on the terms set by your employer. All employees who are eligible for benefits can apply regardless of age, but only those employees who meet MetLife's underwriting criteria may purchase coverage. Employees need to be actively at work for the coverage to become effective.

Q: How does MetLife Critical Illness Insurance Work?

- A:
- During the enrollment period, you choose the amount of coverage that you wish to apply for — between \$10,000 and \$50,000 (in \$10,000 increments).
 - MetLife must approve your application before coverage can become effective.
 - As a MetLife CII certificate holder, if you experience one of the covered conditions and meet the certificate requirements, you will receive a lump-sum benefit payment.

Q: What do you mean by certificate requirements?

A: If MetLife approves your application for coverage, you will receive a group certificate that details the benefits and all provisions of MetLife Critical Illness Insurance. Important information such as definitions of covered conditions, proof of claim, exclusions, limitations and waiting periods is included in the certificate. Before applying, you should read the enclosed Disclosure Document as it provides an overview of this important information.

Q: What are the covered conditions?

A: The group certificate provides coverage for: Cancer, Heart Attack, Stroke, Kidney Failure, Major Organ Transplant, and Coronary Artery Disease, as they are defined in the Disclosure Document.

Q: What do you mean by a "lump-sum benefit"?

A: As a certificate holder, if you receive a lump-sum benefit — you receive a single payment to use as you see fit. The payment amount depends on the amount of coverage you selected as well as the illness you experience.

Q: How can I use this lump-sum benefit payment?

A: You can use the lump-sum benefit payment in any way you choose — co-pays, deductibles, out-of-network treatments, childcare, travel to treatment centers, mortgage payment, utility payments. It's up to you. This payment can help cover the expenses that many other types of insurance are not typically designed to pay.

Q: How are premiums paid?

A: Premiums for MetLife CII will be paid through payroll deduction.

Q: Is a physical exam required in order to qualify for coverage?

A: No, a physical exam is not required to qualify for coverage. You are required to answer some medical questions. In some instances, you and/or your physician may be required to provide additional medical information.

Q: How much will the plan cost me?

A: Go to the Critical Illness Insurance section of www.metlife.com/mybenefits click on "Determine an Estimated Cost." Rates are subject to change and increase when a covered person enters a new age band. Before viewing rates, must read the Disclosure Document.

Q: Can I apply for Critical Illness Insurance for my spouse, domestic partner or children?

A: Yes, you may apply for coverage for your spouse, domestic partner, children if you enrolled in the plan and qualified for coverage. Coverage amount for your spouse or domestic partner cannot exceed \$50,000 or your total maximum benefit amount. Children are eligible \$5,000 of coverage regardless of your coverage amount.

Q: If I leave my current employer, can I keep my coverage?

A: This depends on the coverage your employer has chosen. If your employer chooses, you may request in writing to continue your coverage. You must do this within a specified period after you leave your employer. You must also continue to pay your premium to keep the coverage in force.

Q: Where can I get additional information?

A: Call 1 800 GET-MET 8 (1-800-438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday, 8am to 6pm, EST) or can visit www.metlife.com/mybenefits.

How do I apply?

Go to www.metlife.com/mybenefits. Click on "Apply Now" and complete the online application.

How MetLife Critical Illness Insurance can help you create a plan to manage the costs of certain critical illnesses.

Many individuals have had a family member, friend, or acquaintance who has felt the physical, emotional, and financial effects of a critical illness: a colleague diagnosed with cancer, a friend's parent who has suffered a stroke, or a loved one who has had a heart attack.

A possible scenario*

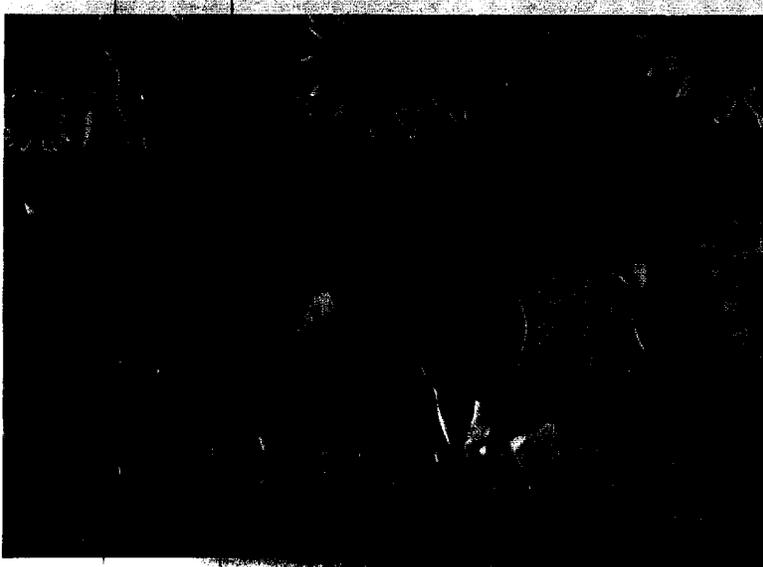
Jeanette is a wife, a mother of two, and a cancer survivor. Today, Jeanette remains active and does many of the same things she did before she was diagnosed with cancer. She is also back at work.

Her cancer required a few months of treatment during which time she was unable to work. Besides her lost income, her husband also took unpaid time away from work to help care for her. In addition to their usual household expenses, Jeanette also incurred unexpected costs associated with her recovery. In addition to having very good medical and disability income insurance, Jeanette had MetLife Critical Illness Insurance.

MetLife Critical Illness Insurance helped Jeanette pay for many of the costs associated with her illness. She spent a portion of the benefit on childcare assistance and flew her mother in from Arizona to help manage her household. She also used a portion of her benefit to pay for a few expenses her medical insurance did not cover, such as some out-of-network treatments.

Better still, Jeanette and her husband were able to maintain a good portion of their savings.

**For illustrative purposes only. Situations and names are not based on real events or people.*



Apply n

Apply for MetLife
Critical Illness
Insurance today
Simply log on to
[www.metlife.com
mybenefits.](http://www.metlife.com/mybenefits)



Important things you should know about MetLife Critical Illness Insurance.

MetLife Critical Illness Insurance is provided through a limited group insurance policy and certificates. This insurance pays benefits only if the insured experiences certain medical conditions for the first time ever in his or her lifetime while he or she is covered. MetLife Critical Illness Insurance certificates contain certain exclusions, limitations, waiting periods, and terms for keeping them in force. The following summary is intended to highlight some of the exclusions, limitations, waiting periods, and terms of MetLife Critical Illness Insurance certificates, but does not contain all of the applicable exclusions, limitations, waiting periods, and terms. For costs and complete details, go to www.metlife.com/mybenefits and review the Disclosure Document.

• **MetLife Critical Illness Insurance Does Not Cover All Types of a Medical Condition.** The conditions covered by MetLife Critical Illness Insurance are heart attack, kidney failure, major organ transplant, stroke, coronary artery disease and cancer. Each of these conditions has a specific meaning under the terms of the certificate. Accordingly, MetLife Critical Illness Insurance covers these conditions only as they are specifically described in the certificate. For example, the certificate will not provide any benefits for a stroke unless the stroke results in significant and permanent neurological impairment. Also, the lump-sum payment varies based on the covered condition experienced. For example, certain cancers result in a lump-sum payment that is 100% of the insured's maximum benefit amount, certain other cancers result in a lump-sum payment that is 25% of the total benefit amount, and skin cancer results in a lump-sum payment of \$250.

• **MetLife Must Receive Acceptable Proof of a Covered Condition.** Before any benefits will be paid, MetLife will always require medical evidence sufficient to prove that an insured has experienced a covered condition. The medical evidence required for each covered condition varies. For example, the diagnosis of a covered condition must be made by a validly licensed physician. Also, in some instances, actual test results must be submitted to MetLife.

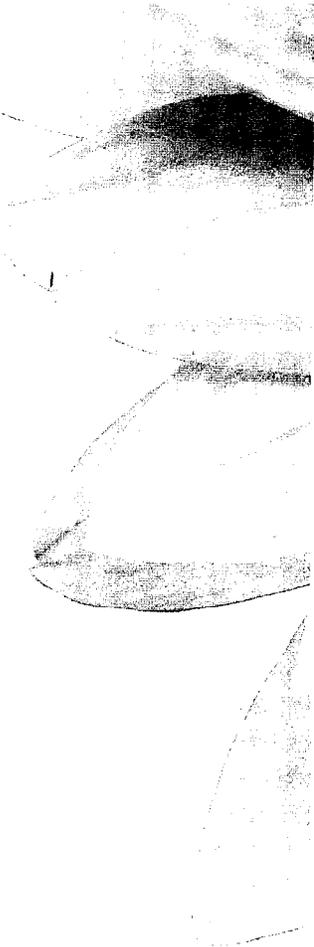
(continued)

• **MetLife Critical Illness Insurance Certificates Contain a Waiting Period and Exclude Coverage for Pre-existing Conditions.** If an insured experiences a covered condition or symptoms of certain covered conditions during the waiting period defined in the certificate, MetLife will void the certificate and no benefits will be paid. If an insured experiences a covered condition or certain symptoms of covered conditions after the waiting period but during a pre-existing condition time period defined in the certificate, MetLife will not pay benefits for that particular covered condition. Details of the group policy and certificate can be found in the Disclosure Document.

• **Available Certificate Benefits Will Be Reduced in Certain Circumstances.** Any benefits that are payable will be reduced to take into account any other benefits paid or payable under the certificate so that an insured will never receive more than the total benefit amount available under the certificate. The certificate will end when the total benefit amount has been paid. Although benefits reduce, the insured's premium will not reduce. In some cases, where benefits have previously been paid, the benefit reduction will cause the certificate to terminate.

• **MetLife Critical Illness Insurance Is Not a Substitute for Medical Coverage.** There are many medical conditions for which MetLife Critical Illness Insurance does not provide any coverage. Accordingly, MetLife Critical Illness Insurance cannot take the place of medical coverage.

For more information, or to apply online, please visit www.metlife.com/mybenefits.





Why MetLife?

Apply today!

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have you met life today?™

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1900029021(0605) Printed in U.S.A.
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MetLife Auto & Home®

Personal Property Inventory

MetLife®



Why a Personal Property Inventory?

If your home were destroyed, or a theft occurred, could you compile a complete list of your personal property from memory? Most people couldn't, but that's something you'd be asked to do at the time you filed a claim.

This booklet is designed to assist you in listing your personal assets and calculating their approximate replacement value.

We know that putting a dollar value on possessions you've accumulated over many years is difficult and that only you can decide the extent of your insurance needs. However, if the unthinkable happened, would you have enough coverage for everything?

Your Personal Property Inventory serves two important functions:

- as a valuable record of your possessions.
- as a way for you to judge the adequacy of your present coverage.

After you complete the inventory, you may find that you have property that requires a professional appraisal to determine the appropriate value. Appraisals are especially useful for expensive or unique items such as furs, jewelry, art, and silver. The appraisal can also serve as a record of the description of your property.

Once the appraisal has been completed, you should then determine whether your insurance coverage is adequate or if you need to increase or add coverage for certain items. The appraisal is also useful as a means to verify replacement value in the event you need to place a claim.

Once completed, the appraisal and Personal Property Inventory should be stored somewhere safe, preferably away from your home. Then if the worst happened, they would be available at the time you reported a loss.

Please take the time to fill out this helpful record of the valuables you've collected along the way. If you have any questions or need to make changes to your coverages, contact your MetLife Auto & Home representative. For information about our family of MetLife products and services, visit us at www.metlife.com.

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Kitchen

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	blender			
	bric-a-brac			
	chairs			
	coffee maker			
	curtains/drapes			
	dishes			
	dishwasher (portable)			
	food processor			
	food/supplies			
	glassware			
	microwave oven			
	mixer			
	other appliances			
	pictures			

1

Kitchen

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	pots & pans			
	radio			
	refrigerator			
	silverware			
	stove (not built-in)			
	table			
	telephone			
	television			
	toaster			
	toaster oven			
	utensils			
	utility cart			
				TOTAL

5

Dining Room

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	bric-a-brac			
	buffet			
	chairs			
	china			
	china cabinet			
	curtains/drapes			
	elec. appliances			
	glassware			
	napkins			
	pictures			
	rugs & pads			
	serving tables			
	silverware			
	table			
	table cloths			
	table pads			
TOTAL				

6

Bedroom 1

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	bedding			
	beds			
	bric-a-brac			
	chairs			
	chest of drawers			
	clocks			
	curtains/drapes			
	desks			
	dressers			
	dressing tables			
	lamps			
	mattresses			
	mirrors			
	night tables			
	pictures			
	radio			
	rugs & pads			
	telephone			
	television			
TOTAL				

7

Bedroom 2

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	bedding			
	beds			
	bric-a-brac			
	chairs			
	chest of drawers			
	clocks			
	curtains/drapes			
	desks			
	dressers			
	dressing tables			
	lamps			
	mattresses			
	mirrors			
	night tables			
	pictures			
	radio			
	rugs & pads			
	telephone			
	television			
TOTAL				

8

Bedroom 3

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	bedding			
	beds			
	bric-a-brac			
	chairs			
	chest of drawers			
	clocks			
	curtains/drapes			
	desks			
	dressers			
	dressing tables			
	lamps			
	mattresses			
	mirrors			
	night tables			
	pictures			
	radio			
	rugs & pads			
	telephone			
	television			
TOTAL				

9

Den or Study

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	books			
	bric-a-brac			
	chairs			
	clocks			
	computer			
	desks			
	lamps			
	pictures			
	printer			
	rugs & pads			
	scanner			
	sofa			
	stereo			
	tables			
	telephone			
	television			
	VCR/DVD			
TOTAL				

10

Family or Rec Room

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	bric-a-brac			
	CD's & tapes			
	chairs			
	clocks			
	computer			
	curtains/drapes			
	desks			
	fireplace fixtures			
	lamps			
	other electronics			
	pictures			
	printer			
	radio			
	rugs & pads			
	scanner			
	sofas			
	stereo			
	tables			
	telephone			

11

continued

Family or Rec Room

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	television			
	VCR/DVD			
	video games			
	video tapes			
TOTAL				

Hallways/Entrance Ways

Qty.	Article	Year Purchased	Manufacturer & Model	Cost
	bric-a-brac			
	chairs			
	curtains/drapes			
	lamps			
	mirrors			
	pictures			
	rugs & pads			
	tables			
TOTAL				

12

13

Look who's behind your insurance protection.

MetLife Auto & Home is a wholly-owned subsidiary of MetLife, Inc. (NYSE: MET), one of the world's leading insurance and financial services companies.

have you met life today?®

MetLife®

MetLife Auto & Home
700 Quaker Lane
PO Box 350
Warwick, RI 02887

MetLife Auto & Home is a brand of
Metropolitan Property and Casualty Insurance Company
and its Affiliates, Warwick, RI
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**to manage
your account**

INTERNET

www.RETIRELINK.METLIFE.COM

ACCOUNT INQUIRY

- Account summary & balance
- View elections
- Beneficiaries
- Activity history & summary
- View contributions
- Loan information (if applicable)
- Withdrawal information
- Quicken export

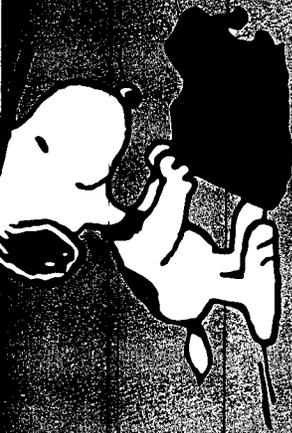
REQUEST CHANGES

- Make a transfer
- Beneficiary update
- Investment option rebalance
- Change elections
- Contribution rates
- Check pending requests
- Distribution request
- Change PIN

INVESTMENTS

- Historical prices
- Historical performance
- Personal rate of return
- Prospectus request
- Statement and document warehouse

EDUCATION



PHONE

1.800.1.GOT.METLIFE (800.446.8638)

- #1 English
- #2 Spanish

#1 ACCOUNT INFORMATION

- #1 Account balance
- #2 Transfer existing balances
- #3 Contribution rate information
- #4 Hear or change current investment elections
- #5 Withdrawals
- #6 Estimate your balance at retirement

#2 LOAN INFORMATION (if available)

- #1 Current interest rate
- #2 Outstanding loan information
- #3 Model and initiate a loan (if available)

#3 INVESTMENT INFORMATION

- #1 Current price information
- #2 Year-to-date performance information
- #3 Prior quarter performance information
- #4 Prior twelve-month performance information
- #5 Daily performance information

#4 CHANGE YOUR PIN

- #1 Change your PIN

* SPEAK WITH A CUSTOMER SERVICE CONSULTANT

For personal service, you can speak with a customer service consultant from 8 a.m. - 11 p.m. Eastern time on regular business days.

1. Dial 1-800-446-8638 24 hours a day, 7 days a week, from any touch-tone phone.
2. After the prompt, enter your participant number and PIN.

800.446.8638
1.800.446.8638

PHONE

ABOUT YOUR PERSONAL IDENTIFICATION NUMBER PIN

When you enter the Web site or call the phone line for the first time, you will be asked to establish a four-digit PIN. This is your unique identifier that ensures the confidentiality of your account on both the phone line and the Web site. In other words, only you will be able to access information about or make transactions to your account. That's why you should choose a PIN that's hard for someone else to figure out but easy for you to remember.

FIRST TIME YOU LOG IN

The first time you log in use the last four digits of your Social Security number as your temporary PIN. You will be asked to specify a new PIN of your choice during the enrollment process.

CAN'T REMEMBER YOUR PIN?

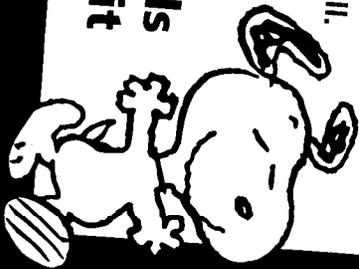
Don't worry, if you lose or forget your PIN, just call and speak with a Customer Service Consultant. A new PIN will be mailed to you at your address of record.

A B E T T E R W A Y F R O M M E T L I F E

MetLife

GOOD: Getting a money market account with a high interest rate.
BETTER: Getting an even higher interest rate from a CD as well.

**Higher yields
Certificates of Deposit**



**Earn an
even higher
yield with a
MetLife Bank
Certificate
of Deposit**

You already earn a high yield with your MetLife Bank Money Market Account. Now you can earn an even higher yield when you open a MetLife Bank Certificate of Deposit.

Consistently high rates. With our consistently high, competitive interest rates, you can grow your savings and reach your goals more quickly. And you can feel secure, because CD accounts at MetLife Bank are FDIC insured.

Flexible terms to meet your financial needs. Whether your savings goals are short- or long-term, you'll find the right CD at MetLife Bank:

- Terms from 12 months to 5 years*
- Only \$1,000 needed to open your CD
- FDIC insured

*Penalty for early withdrawal.
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MetLife Bank, N.A., Member FDIC. "MetLife" is the tradename of Metropolitan Life Insurance Company.

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MetLife

To open your CD or to find out about current interest rates, call **1-866-BankMet** or visit **www.metlifebankatwork.com**

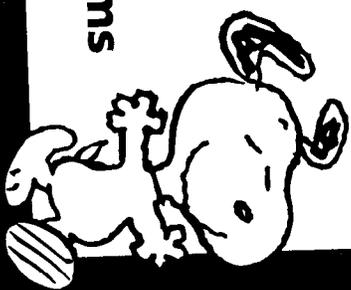
A B E T T E R W A Y F R O M M E T L I F E

MetLife

GOOD: Being aware of email phishing scams.

BETTER: Knowing what to do to protect yourself.

Protection from email scams



HOW TO AVOID EMAIL PHISHING SCAMS

Phishing is a fast-growing type of fraud that usually starts as an email or pop-up designed to trick you into revealing personal financial details.

What NOT to do:

- Don't reply to emails asking for your account numbers, Social Security number, passwords or other personal information.
- Don't reply even to "update" your information.
- Don't click on links in any suspicious emails.

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What TO do:

- Alert the imitated company, whether it's MetLife Bank or another financial services company you deal with.
 - Check account statements for unauthorized purchases.
- ### If you get phished:
- Contact your financial institution immediately.
 - Ask the credit bureaus — Equifax, Experian and TransUnion — to place a fraud alert on your credit report.
 - Contact the Federal Trade Commission at www.ftc.gov or 1-877-382-4357.

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L0505SU0E(exp0506)MLB-LD

MetLife

For questions or concerns, call 1-866-BankMet

MetLife[®]
VOLUNTARY PERMANENT LIFE

Lower Total Benefits Cost

FACT PACK

**MetLife Payroll-Deducted
Permanent Life Insurance**

MetLife®

Metropolitan Life Insurance Company
One Madison Avenue, New York, NY 10010-3690

Employer Payroll Deduction Program Agreement ("Agreement")

Pursuant to this Agreement, Metropolitan Life Insurance Company (MetLife) and

_____ (Employer) establish a Payroll-Deducted Permanent Life Insurance Program (Program), under which eligible employees of the Employer may purchase and arrange for payment of premiums on life insurance policies offered and issued by MetLife.

1. The Employer agrees to allow a MetLife authorized representative and/or enrollment specialist to have access to all eligible employees on company premises during normal business hours for the purpose of conducting informational group meetings and/or one-on-one enrollment meetings with such eligible employees. The Employer also agrees to allow MetLife to resolicit eligible employees annually for the purpose of promoting participation in the Program.
2. The Employer will make payroll deductions as authorized in writing by each participating employee.
3. The Employer agrees to remit to MetLife each month an amount equal to the total premiums deducted and will maintain adequate records to ensure that payroll deductions can be reconciled to each participating employee.
4. The Employer will, using forms provided by MetLife, promptly notify MetLife of any participating employee's termination or other discontinuance of deductions of policy premiums.
5. The Employer shall bear all expenses that may be incurred with regard to the payroll deduction and remittance of policy premiums to MetLife.
6. The Employer understands that MetLife may contact participating employees subsequent to enrollment to verify or supplement information provided on applications or to inquire about the quality of its service.
7. The Employer agrees to maintain the confidentiality of information relating to participating employees to the extent that such information relates to the Program.
8. Either the Employer or MetLife may terminate the Program at any time upon written notice to the other and all participating employees. Any employee may terminate participation in the Program at any time by written notice to MetLife and the Employer. The Employer shall have no liability for payment of policy premiums by any participant after termination of employment except for funds collected prior to the effective date of termination.

Dated at _____ this _____ of _____, 20____.
City and State

Signature _____
For Employer

Name and Title _____
Please Print

Witness _____
By MetLife Representative Agency No. and Name

Voluntary Permanent Life

Payroll Deduction Program
Preliminary Questionnaire

MetLife®

Employer Name _____

Date _____

Is this a subsidiary company? No Yes; Parent Name _____

Is this a current MetLife customer? No Yes; Details _____

Employer Street Address _____

City _____ State _____ Zip _____

Contact/Decision Maker _____ Title _____

Phone (_____) _____ Fax # (_____) _____

Nature of Business _____ Years in Existence _____

Is company subject to seasonal employment? No Yes

If Unions are involved, are union benefits a separate program? No Yes; How many unions? _____

Any strikes or layoffs in the past 4 years? No Yes; How many union members? _____

If yes, _____ Strike _____ Layoff Duration _____ Number of employees _____

Please attach a copy of the current benefits booklet(s) which include(s) medical, group life insurance, and retirement programs if available.

Does company provide group medical coverage? No Yes; Carrier _____ Renewal Date _____

Is this a Section 125 plan? No Yes; If yes, who is the TPA? _____

Is it a Premium Only Plan? No Yes; If no, how many benefit choices are there? _____

Is basic group term life insurance provided? No Yes; Carrier _____ Renewal Date _____

Coverage limits: employee _____ spouse _____ children _____

Is there post-retirement coverage? No Yes; What is the formula? _____

Does company offer supplemental group term life insurance? No Yes

Carrier _____ Participation _____ % Renewal Date _____

Coverage limits: employee _____ spouse _____ children _____

Does coverage cease at retirement? No Yes

Does company provide a retirement plan? No Yes; Carrier _____

Participation % _____ Please describe plan(s) _____

Does company (or has company) allow(ed) voluntary payroll deduction plans? (Include any voluntary plans allowed, i.e., credit union, other insurance products, etc.) No Yes

If yes, how many? _____ Participation _____ % Please describe plans: _____

Is employer anticipating other changes in employee benefits? No Yes

Please describe: _____

Does the company distribute annual benefit statements to employees? No Yes

Total number of eligible employees* _____ Male/Female Ratio _____ Average Annual Income _____

Total number of locations _____ Number of employees at each location (list #, City, ST) _____

Number of employees who are: a.) salaried _____ b.) hourly _____

c.) commissioned _____ d.) permanent part-time _____

Number of terminations in the last 12 months _____ Last 2 years _____

Is employee census available? No Yes; If not, why? _____

*eligible employee = Full time and permanent part time employees (over 20 hours/wk), who are actively at work, with a minimum of one year service.

Check each box that applies:

Pay Frequency: Weekly Bi-weekly (26 Deduction Frequency) Semimonthly (24 Deduction Frequency) Monthly Other

Enrollment Period _____ Date to Date _____

Please explain other: _____

Begin Deductions on ____/____/____ (actual Payroll date)* Common Issue Date _____
Mo Day Year

Are there multiple payroll/billing points? No Yes; How many? _____

Does the employer administer payroll or use a Third Party Administer (i.e. ADP)?

Employer Administers Third Party Administer If T.P.A., Name _____

Person to contact regarding payroll: Name _____ Title _____ Phone _____

Which of the following media can the employer's payroll support?

Diskette Tape Electronic Mailbox Other? _____

What new MetLife products will be offered? _____

Employer Signature _____ Title _____ Date _____

*Complete only for cases with less than 500 eligible employees.

Producer Name _____ Company Name _____

Mailing Address _____

City _____ State _____ Zip _____

Phone (_____) _____ Fax # (_____) _____

Briefly describe your current relationship with this employer: _____

Is producer licensed and appointed in all states where employees are located? No Yes

If no, list states where producer is not licensed/appointed: _____

Producer Signature _____ Date _____

VOLUNTARY PERMANENT LIFE

THE RIGHT CHOICE

Lower Total Benefits Cost

MetLife

FINANCIAL SERVICES

MetLife Voluntary Permanent Life

It's Right for Your Company!

Virtually no direct cost now or in the future

Unlike traditional employee benefits programs, the cost of the MetLife Voluntary Permanent Life (VPL) Insurance Program is paid entirely by those employees who purchase policies.

There is virtually no direct cost to your company. The company simply deducts money from employees' salaries and remits that money to MetLife. Plus employees can continue their coverage when they change jobs or retire. As a result, expensive group term conversions and related charges to your company can be significantly reduced.

Reduced administration responsibilities . . .
now and in the future

The initial enrollment and the ongoing program are completely administered by MetLife. Your company needs only to allow employees the opportunity to enroll at the workplace and then simply deduct and remit premiums for those employees who are participating.

Complements your current and/or future benefits

For companies that do not provide employee benefits due to economic pressures or other reasons, the MetLife Voluntary Permanent Life Insurance Program provides a perfect solution. For those companies that do provide employees with some or comprehensive benefits, Voluntary Permanent Life can either stand alone or complement an existing group term life insurance program.

A choice of employees to whom the program will be available

Depending on your company's needs, you may choose to make this program available only to a select group of employees, such as managers and supervisors, or to any other employees.

Simple Eligibility Requirements and Coverage Amounts

While you may choose which employees may participate, on individuals who are full-time or permanent part-time (20+ hours per week) employees and who have been actively at work for eligibility period (e.g. 6 months, 12 months, etc.) are eligible for this program during the initial enrollment period.

Spouses and dependent children of employees also may be covered under this program. The age requirements and coverage amounts are as follows:

Age and Coverage Amounts		
Proposed Insured	Age Requirement	Maximum Coverage ¹
		CGI ² Simplified
Employee	18-70	1-3X annual base salary (maximum \$200,000)
Spouse ³	18-55	Not Available
Dependent Children ³	14 days to 19 years ⁴	Not Available

Minimum Face Amounts for all insured

Age	Amount
0-29	\$15,000
30-49	\$10,000
50-70	\$5,000

¹ Over 200 lives product.

² Contingent Guaranteed Issue (CGI) is based on number of eligible employees and enrollment method. In certain states, the consent of a spouse or an adult dependent child is required.

³ Up to 2.5 years if unmarried and attending college or career school for high school graduates. In coverage for minor dependent children may be available only through term insurance riders in policy insuring employee or dependent spouse.

It's Right for Your Employees!

Life insurance coverage for their retirement years

During their working years, term life insurance can provide significant life insurance protection for your employees. But what happens when they retire?

The average employee today will live until he or she is 85, or so. That's likely to be 20 to 25 years after retirement. Buying or converting to new insurance at retirement can be very expensive and, for some, will simply be either unaffordable or not available at all.

The MetLife Voluntary Life Program allows your employees to continue their coverage at the same guaranteed premium rate until age 100.⁵ The employee simply must make arrangements to pay premiums directly to MetLife after retirement.

Should they choose, at any time, your employees may use the accumulated cash values in their policy to purchase reduced paid-up insurance coverage for the rest of their lives or – simply – surrender the policy and take the cash.

Continuing coverage should they change jobs

Today few employees spend their working careers with one company. With a MetLife Voluntary Permanent Life Policy they are assured of continuing coverage as long as their premiums are paid on a timely basis . . . no matter how many job changes they make.

Coverage for their Spouses and Dependent Children

Your employees can sign up for permanent life insurance coverage for their spouse and/or their dependent children at rates that are designed to be competitive with similar policies that they could buy on their own.

⁵ The policy becomes fully paid at age 100, at which time the face amount (plus any additional insurance) will be paid to the policyholder.

Convenience of Payroll Deduction

Unlike policies that they could buy on their own – with prepayments that always seem to come at the wrong time – your employees benefit from relatively small automatic payroll deductions that are practically painless. In most cases, payroll deduction means they never miss a payment and never have to “catch-

Policy Loans in an Emergency

Should the need arise, your employees may take a loan from accumulated cash values.⁶

Individual Meetings

MetLife's specially trained representatives will be available to **with eligible employees** on an individual basis to answer any questions they may have and assist them in completing their applications.

Underwriting⁷

Contingent Guaranteed Issue (CGI)- With this form of underwriting a policy may be issued if the employee is at work full-time at the time of enrollment, has not had more than five consecutive days of absence due to a serious illness in the past 90 days, and has not received medical treatment due to a serious illness during the past 90 days that is not available to eligible spouses or dependent children.

Simplified Issue (SI)- Simplified underwriting is generally based on responses to a few questions concerning medical history and life circumstances. However, special tests may be required for certain amounts of insurance.

Immediate Protection

As soon as their applications are signed, your employees and dependent children are immediately given insurance protection under a group-term insurance agreement for the **amount of coverage applicable**.

⁶ Policy loans accrue interest and generally reduce the death benefit.

⁷ The type of underwriting offered is based on the number of eligible employees and enrollment methodology selected. Under CGI, all employees who meet eligibility requirements receive simplified issue underwriting classification. Under SI, eligible employees may be offered different underwriting classifications based on their medical history, etc.

MetLife Voluntary Permanent Life A Product with Important Guarantees

The MetLife Voluntary Permanent Life Policy provides your employees with important guarantees.⁸

Guarantees that continue should they change jobs or retire, as long as the policy is in force.

Premium Rates . . . Guaranteed

Once a policy is issued to one of your employees, the rates will never go up.

Cash Accumulation Value . . . Guaranteed

The cash values that the policy has accumulated are fully guaranteed and not subject to interest rate or stock market ups and downs. Plus, should the need arise, policyowners can take a loan from policy cash values.

Death Benefit . . . Guaranteed

The full death benefit will be paid as long as the policy is in effect; it will not decrease as the employee grows older.

Fully Paid at Age 100 . . . Guaranteed

Should the insured reach age 100, the initial face amount – plus any additional paid-up insurance purchased with dividends – will be paid in full.

Paid-Up Option

The policyowner can elect to take reduced paid-up insurance, depending on the amount of the policy's cash value, and never pay another premium.

Plus, Voluntary Permanent Life policies are eligible for dividends

Policy dividends, although not guaranteed, offer flexibility & enhanced value to policies. Dividends may be used, among options, to increase the amount of insurance coverage and/or policy's cash values.

While policy dividends are not guaranteed, MetLife has never a scheduled policy dividend in its more than 130 years.

Additional riders are available to allow employees to customize their coverage

Should they choose, employees may, for an additional premium the following optional benefits or riders to their basic cover

- Disability Waiver of Premium
- Accidental Death Benefit

. . . and the following optional benefit for no additional premium

- MetLife ProviderSM (Acceleration of Death Benefits Rider)

From MetLife, a company you can trust

- Over \$302 billion in total assets under management¹⁰
- More than \$1.9 trillion life insurance in force¹⁰
- In business more than 130 years
- Rated Superior or Excellent for claims-paying ability and strength by all the major ratings agencies

⁹ Available on Face Amounts of \$25,000 and above. Not available in New Jersey or Massachusetts
¹⁰ As of 12/31/00.

MetLife Voluntary Permanent Life Summary

A Clear Win / Win

MetLife's Voluntary Permanent Life Insurance Program provides an effective solution to the problem of the ever-increasing cost of employee benefits.

Your Company Wins

- Virtually no direct cost
- No company contributions
- Worry-free administration
- Complements current/future programs
- Avoids future term conversion charges
- You choose eligible employees
- Enhances morale and company image

Your Employees Win

- Immediate coverage
- Convenience of payroll deduction
- Portability
- Post-retirement cash or insurance protection
- Spouse and dependent coverage
- Contingent Guaranteed Issue/Simplified underwriting
- Individual meetings



MetLife[®]
FINANCIAL SERVICES



INSURANCE
MEMBERSHIP
ASSOCIATION

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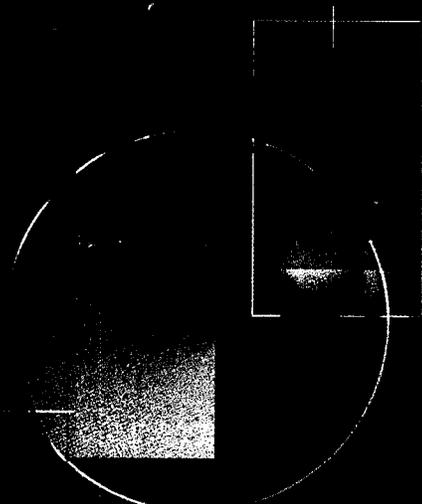
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VOLUNTARY PERMANENT LIFE

A PERFECT FIT

Lower Total Benefits Cost



MetLife[®]
Financial Services

Custom Enrollments

At MetLife, we believe that every enrollment should be designed to perfectly fit your company and your employees. We don't believe in the "one size fits all" philosophy. Working together with you, we'll design an enrollment program that is customized to fit your needs and goals.

MetLife's experience with thousands of employers – and literally millions of employees – has taught us that careful planning produces not only maximum employee awareness and participation, but assures minimal disruption in your company's day-to-day activities.

Whether you have 25, 250 or 25,000 employees – in one location or many – working together with your management team, we'll design a program that is just right for your company.

Comprehensive Communications

MetLife provides you and your employees with the communications tools that are needed to help ensure the success of your program.

We'll help you get your program off to a good start with an "Announcement" form letter that you can use as is, or customize. Plus eye-catching posters and payroll stuffers . . . featuring the whole "PEANUTS® Gang (with *Charlie Brown*, *Lucy* and *Snoopy*, of course)."

신장개업 준비 हम आ रहे हूँ
आमना यागिउउँ Estamos llegando
فادمون على الطريق! 我们来啦
Chúng tôi sẽ đến đây
هم آره یین Мы уже близко!

WE'RE HERE!

Voluntary Permanent Life Insurance Program

We're Coming!

Voluntary Permanent Life Insurance can help make your life insurance coverage "whole."
Watch for details coming soon!

We're On Our Way!

The Enrollment for Voluntary Permanent Life will begin soon! Come see us to find out how Voluntary Permanent Life can make YOUR life insurance coverage "whole."

Location: _____
Dates: _____
Time: _____

MetLife

MetLife Insurance Company of New York, 17 Madison Avenue, New York, NY 10017

Run

We're

Time is Running Out!

MetLife

MetLife

MetLife

MetLife Voluntary Permanent Life
**A Perfect Fit for Your Company
and Your Employees**
Worry-Free Enrollment and Administration

In addition to providing your employees with an opportunity to obtain important benefits at virtually no cost to you, the Voluntary Permanent Life Program offered by Metropolitan Life Insurance Company has been designed to provide your company with virtually worry-free enrollment and administration.

Informed Decision Making

Your eligible employees will have the opportunity to meet with an insurance professional, and receive informative booklets that will help them to answer important "How-To" questions such as:

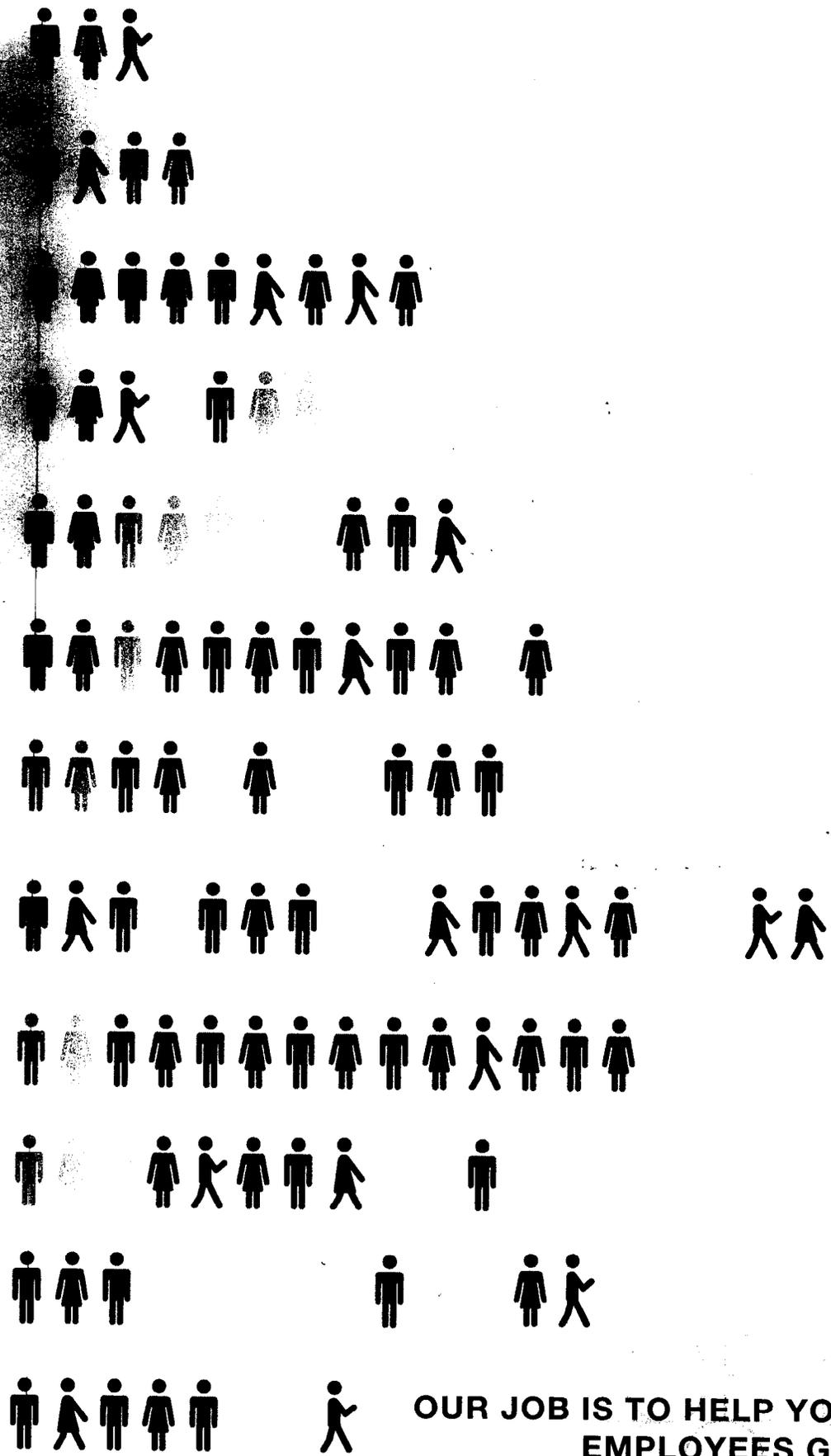
- How to select a policy that meets your needs . . . and your budget?
- How to decide how much life insurance you need?
- How to make informed decisions . . . when you buy a policy?



FINANCIAL SERVICES

MetLife[®]

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OUR JOB IS TO HELP YOUR EMPLOYEES GET BACK TO THEIRS.

The MetLife Return To Work Program



Employees can cost your company a lot more when they're not working*. We review the appropriate STD and LTD cases for Return To Work (RTW) potential. MetLife can help keep your company's Short Term Disability (STD) cases from turning into Long Term Disability (LTD) cases, where appropriate.

1. Focus on what the employee can do rather than what he/she cannot do
2. Customize a plan that is specific to the unique needs of the employee
3. Implement a plan developed as a team effort

To effectively assess RTW potential, MetLife deploys a Clinical Specialist Team which includes a Case Manager (CM), Nurse Consultant (NC), Psychiatric Clinical Specialist (PCS), Vocational Rehabilitation Consultant (VRC), and an Independent Physician Consultant (IPC). They work side-by-side to determine the best plan of action (a major benefit over our "competition").

This brochure provides a detailed look at what makes our Return To Work approach so effective, and explains how you can help make your company's plan a success.

4 STEPS

METLIFE'S 4 STEPS TO SUCCESS

This simple breakdown will give you a better understanding of our proven RTW program.

Step 1 - Evaluate RTW potential

A Case Manager reviews the appropriate STD and LTD cases for RTW potential. This includes referencing the definition of "disability" in the group disability insurance policy, and evaluating the diagnosis and expected duration of absence for each case.

Step 2 - Bring in the Clinical Specialist Team

A Clinical Specialist Team begins with an assessment of the medical information to support an employee's ability to return to work. Next, the Clinical Specialist Team, with the employee, employer and physician, answer a series of questions to formulate a plan of action. (See "Creating the Right Plan" for a list of sample questions.)

Step 3 - Develop a proactive action plan

At this point, the Case Manager works closely with the employer to evaluate an employee's RTW options and discuss job accommodations. After evaluating the physical or psychological variables, the Case Manager will suggest appropriate job accommodations, which may include a change in job duties, special equipment, or a change in work setting. Finally, to successfully implement the plan, the Case Manager, employer and employee must all be in agreement.

Step 4 - Oversee the plan

Once the plan is implemented, MetLife continues to assess it and make adjustments as needed.

The bottom line: Our RTW strategies are effective. In 2001, the MetLife Disability Clinical Specialist Team returned 1,520 people to work!

CREATING CREATING THE RIGHT PLAN

To create the right plan for an employee, we may ask the employee, employer and medical provider specific questions, including those that follow. Questions like these are designed to accomplish two goals: (1) Determine what an employee can do vs. what he or she cannot do, and (2) Adjust an employee's job duties to fit his or her current abilities.

EMPLOYEE

1. What are your plans to RTW?
 - a. Has your doctor released you to RTW?
 - b. Do you think you could work part-time now?

CREATING THE RIGHT PLAN continued

2. What is preventing you from RTW right now?
 - a. What parts of your job can you perform?
 - b. Can your job be modified or accommodated?
 - c. Have you discussed RTW with your employer?
 - d. Does your employer have a transitional RTW program?
3. Has your doctor given you any physical/other restrictions?

EMPLOYER

1. What are the physical/psychological demands of the job?
2. Do you have a RTW program?
3. Can you accommodate the employee's restrictions?
4. How can we work together to return your employee to work?
5. Who makes decisions about RTW, and how do I contact him or her?
6. Are there any factors you are aware of that would prevent the employee from RTW?

MEDICAL PROVIDER

1. Do you have an estimated RTW Date?
If so, date _____
2. Are you aware that the employer will accommodate?
 - a. With this in mind, would you reconsider a RTW now with accommodations?
 - b. Please specify restrictions to be accommodated with projected time frames.
3. Is your patient capable of working part-time right now?
4. Has the employee discussed his/her job with you?
5. Do you expect the employee's disability to exceed [average] or [X] duration?
6. What are the employee's current physical/psychological/cognitive restrictions?
7. What treatment plans are in place that will lead to the employee returning to work?

OUR PARTNER

YOU'RE OUR PARTNER. HERE'S WHAT YOU NEED TO KNOW ABOUT THE PARTNERSHIP DISCOUNT.

WHAT IS THE PARTNERSHIP DISCOUNT?

We are pleased to offer a Partnership Discount to reward employers who work with us to return disabled employees to work. The Partnership Discount provides a rate decrease in the second and third year of coverage if the guidelines are followed.

HOW DOES THE PARTNERSHIP DISCOUNT WORK?

The MetLife representative and the broker/consultant meet to assess the employer's level of involvement in the process and place the employer into one of four categories:

Level A - No Return To Work focus now, and not interested in managing claims

Level B - No Return To Work focus now, but interested in actively managing Return To Work

Level C - Limited Return To Work focus now, and interested in progressing to the next level

Level D - Excellent Return To Work focus

QUALIFYING FOR THE DISCOUNT

You must be level B or C to qualify for the discount. Participation in the program is voluntary, but to receive the rate discount, the employer must satisfy the following claims management requirements:

- 1. Report 90% of LTD claims notifications** to MetLife before one-half of the elimination period has passed. For example, a plan with an elimination period of 180 days would require the employer to report all LTD claims prior to 90 days before the first payment due date.
- 2. Provide MetLife with accurate job descriptions** that identify essential functions and physical demands of all covered employment positions.
- 3. Provide a representative** to actively participate in evaluating the employer's ability to accommodate an employee's Return To Work.
- 4. Return 50% of all approved rehabilitation candidates to work** in the first year of the contract and 80% in the second year.

RATE DISCOUNT

If the employer satisfies the above requirements, a 5% rate discount is guaranteed in the second year of coverage and another 5% rate discount is guaranteed in the third year of coverage. Remember that the discount applies only if an employer continues to satisfy the claims management measures.

RETURNING TO WORK BENEFITS YOUR EMPLOYEES TOO.

The sooner a person returns to work, even in a limited capacity, the greater the likelihood that he or she will return to full-time employment. To accomplish this, MetLife provides back-to-work incentives built right into the contract.¹ These incentives allow employees to receive disability benefits or partial benefits while attempting to return to work.

- **WORK INCENTIVE** - Encourages employees to participate in rehabilitative employment, allowing replacement of up to 100% of predisability earnings during the first 24 months of benefits.
- **REHABILITATION INCENTIVE** - Offers a 10% increase in monthly benefits for employees participating in an approved rehabilitation program.
- **FAMILY CARE BENEFIT²** - Provides reimbursement of eligible expenses, such as child care, for initial periods of disability while the employee participates in a rehabilitation program.
- **ZERO-DAY RESIDUAL** - Allows employees to work while satisfying the elimination period.
- **30-DAY WORK EFFORT** - Provides a trial Return To Work period before a new elimination period must be satisfied.

¹Like most group disability insurance policies, MetLife's policy has exclusions, limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. For cost and complete details, contact your MetLife Representative.

²May not be available in all states.



METLIFE

THIS IS WHAT IT'S ALL ABOUT-
METLIFE SUCCESS STORIES

STORIES

These stories are examples of how MetLife has successfully returned people to work. The names of the people in these stories have been changed and the photographs are not of the actual claimants, but the stories are real.

NICOLE

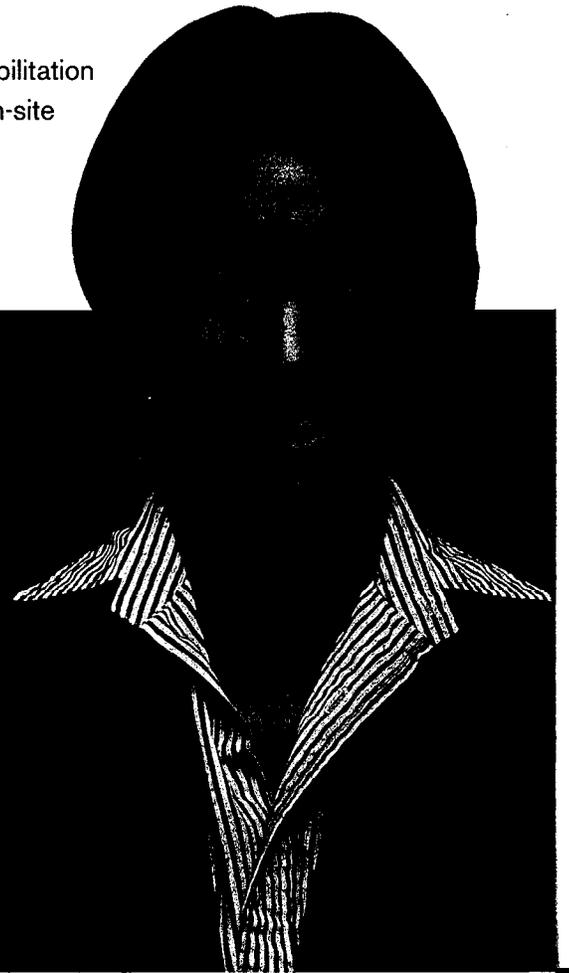
The VRC contacted the state's Division of Vocational Rehabilitation (DVR) to refer and initiate vocational rehabilitation services. MetLife also contacted a private Certified Rehabilitation Counselor to provide an on-site vocational assessment and to help Nicole during rehabilitation. The initial vocational assessment recommended skills training to increase her marketability. Nicole decided to pursue a career in the health services arena. MetLife funded her training program.

SANDRA SANDRA

Sandra, an employee in the technology industry, became a paraplegic. Sandra regained some leg muscle movement but is still unable to walk and requires the use of a wheelchair. Since she expressed interest in returning to her job, a MetLife Vocational Rehabilitation Consultant (VRC) became involved in the case.

The MetLife VRC obtained Sandra's job description and determined that several accommodations were needed to help her return to work.

The VRC worked with the state Division of Vocational Rehabilitation (DVR) to develop a Return To Work plan. DVR funded an on-site evaluation of Sandra's work area and provided home accommodations such as paving the claimant's driveway, installing a ramp, and making modifications to her van.



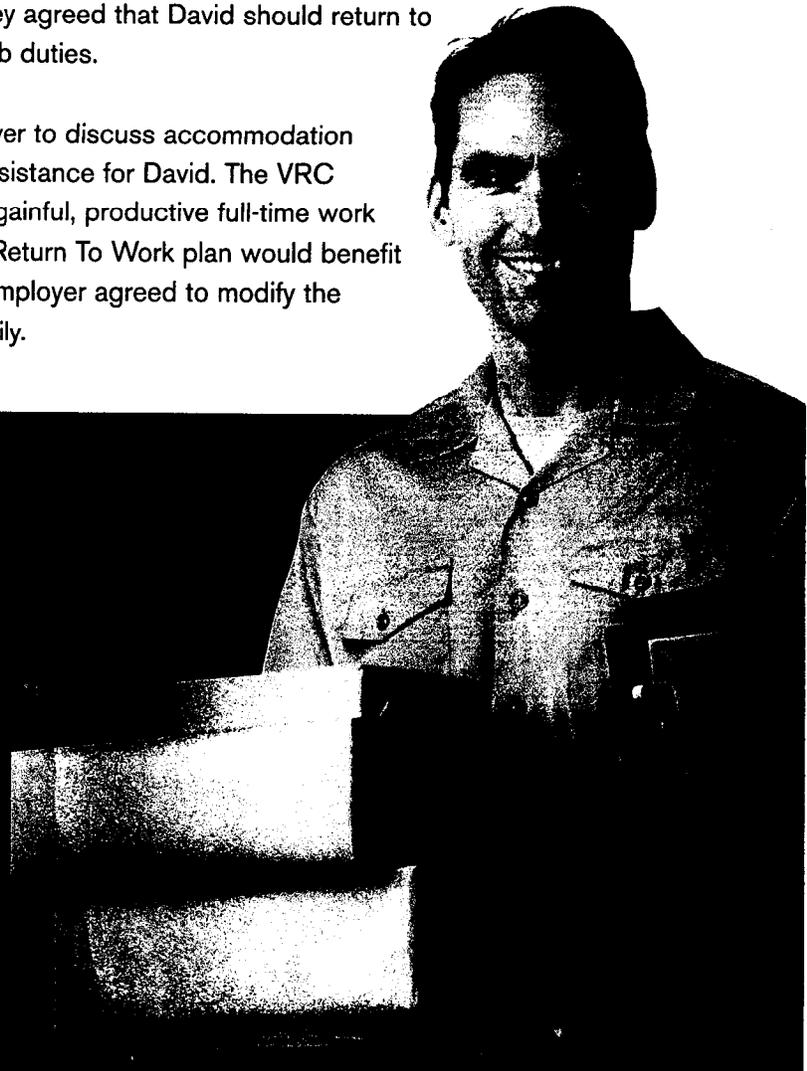
Meanwhile, the VRC developed a gradual Return To Work plan for Sandra, including several accommodations:

- Building Entry Access: The front door was automated.
- Elevator Access: The timer settings on the elevator door were adjusted to allow Sandra access in her wheelchair.
- Work Area Access: The closures on the doors to Sandra's floor were removed to enable her to open them easily.
- Workstation: Sandra's desk was raised to allow room for her wheelchair.
- Entry Doors: Sandra accessed her floor with a key card and the timer setting was adjusted to allow her more time to swipe the card and open the door. Lever handles were added to doors where needed (bathroom) to ease access.

DAVID DAVID

David, a shipping and receiving supervisor, suffered from bipolar disorder, a mental illness involving extreme mood changes. David was concerned that supervisory duties and a long workweek would exacerbate his disability. The MetLife Vocational Rehabilitation Consultant (VRC) discussed work accommodation options with his therapist and physician. They agreed that David should return to work gradually with modified job duties.

The VRC contacted the employer to discuss accommodation options and Return To Work assistance for David. The VRC emphasized the importance of gainful, productive full-time work for the employee and how the Return To Work plan would benefit the employer. As a result, the employer agreed to modify the employee's job duties temporarily.



The VRC developed a Vocational Rehabilitation Agreement that was approved and agreed to by the attending physician, the therapist, employer and most importantly, David. For a two-month period, he would have no lead/supervisory responsibilities; thereafter, regular assigned duties and work hours would resume. The VRC monitored David's progress throughout the rehabilitation period to ensure everyone fulfilled their obligations.

MetLife's Vocational Rehabilitation Services helped David return to full-time employment, resulting in a MetLife reserve savings of \$15,020.18.



The VRC contacted Nicole at the end of her training program and learned that she accepted an administrative position in the medical field.

MetLife's Vocational Rehabilitation Services helped Nicole return to full-time employment, resulting in a MetLife reserve savings of \$63,221.



RHONDA

Rhonda, an employee trainer, suffered a stroke, resulting in partial paralysis and depression. She participated in therapy programs but was unable to return to work.

The MetLife Case Manager (CM) and Nurse Consultant (NC) reviewed her file, indicating Rhonda could return to work part-time pending a release from her doctor. The case was referred to the MetLife Vocational Rehabilitation Consultant (VRC) to coordinate the Return To Work plan. The VRC recognized several barriers that needed to be addressed before Rhonda could return to work.

The VRC contacted Rhonda and learned that she was missing her physician and therapy appointments. In fact, she was never leaving the house. The VRC believed this was due to her depression.



Once the depression was addressed, the MetLife VRC authorized payment for additional physical and occupational therapy to assist Rhonda in regaining functionality.

Rhonda's job required significant computer use. The physical and occupational therapy improved her ability to function, but it appeared that she would not regain the sufficient motor skills needed to perform her job effectively. The VRC located and purchased voice-activated software, compatible with the employer's computer systems, to assist her. She also was given software training to ensure her successful return to work.

Rhonda's successful return to full-time employment resulted in a MetLife reserve savings of \$131,750.



RETURN TO WORK

THE METLIFE EARLY RETURN TO WORK PROGRAM

The Key to a Successful Partnership between MetLife and the Employer

Having a successful early Return To Work (RTW) program can be key to minimizing costs related to medical benefits, lost time, employee retraining, overtime, temporary help, employee turnover, and workers' compensation. RTW programs should be designed and implemented for both occupational (workers' compensation) and non-occupational events.

Several key components will make you an effective employer partner with MetLife on RTW:

1. Establish a program that encourages early RTW whenever medically safe and feasible for both work-related and non-work-related incidents. This may reduce costs and demonstrates your commitment to your employees and their well-being.
2. These guidelines can help make an early RTW program successful:

✓ Component

- **Identify a key contact person and leader** who will facilitate RTW on a corporate level and at each site.
- **Educate your employees** on the benefits of an early, safe RTW and the policies and procedures.
- **Promote a RTW company culture** that views early RTW as being positive as well as a proactive effort.
- **Educate your supervisors** on what is expected of them regarding their duty to accommodate job responsibilities. If possible, RTW success should be part of the supervisor's performance evaluation.
- **Develop a written RTW policy** that encourages an early, safe RTW. Identify early RTW transitional job duties that the employee can perform during the recovery time to full-duty status.
- **Engage your union members** in developing policy and managing the program.
- **Mandate early reporting** of all incidences or absences.
- **Complete job descriptions** for all your positions. Review your job descriptions periodically to make sure that they include the essential physical and mental functions.
- **Establish a plan to educate physicians** in your community. Include your philosophies on RTW, and let them know how your disability plans work. Invite local physicians to tour your site to gain a better understanding of your employees' job demands.
- **Review your disability plan language** to make sure it supports early RTW.
- **Evaluate your internal accounting departmental cross charges** to stimulate RTW efforts.
- **Encourage and maintain active communications** with absent/ill employees. They need to know that you care about their health and welfare and want them back as soon as it is feasible.
- **Encourage disabled employees to visit or call** (if medically appropriate) their supervisor weekly to inform of status.
- **Coordinate regular (e.g., weekly) team meetings** with your supervisors and on-site Occupational Health Nurses to plan an early RTW program, with restrictions for employees who are absent, as appropriate. MetLife staff can participate in meetings that pertain to your disability claims.

These guidelines will support your efforts at being a successful RTW partner with MetLife. For further assistance, contact your MetLife Group Insurance Representative.



MetLife[®] Group Disability

For more information, contact your MetLife Group Representative today.

Better Benefits, A Better Company

Creating Solutions for a Better Workplace



MetLife[®]



Creating solutions for a better workplace.

With a broad range of high-quality products and services, MetLife offers exceptional benefits that can help meet the diverse needs of employees. At MetLife, we provide customer service and innovative technology that helps reduce the administrative burden, allowing you to focus on other important responsibilities. And with over a century of experience, MetLife is a company you can trust to help make the workplace better for everyone.

have you met life today?

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MetLife®

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

SAMPLE COMPANY

John A. Sample
123 Main Street
Anytown US 00000-0000

~~Dear John A. Sample:~~

**Enclosed: Important information about your benefits.
Please Respond by January 15, 2005**

Sample Company

**Group Universal Life can help
you get more out of life.
Enroll by January 15, 2005.**

John A. Sample
123 Main Street
Anytown US 00000-0000

Dear John A. Sample:

Good news. As a Sample Company employee, you're now eligible to enroll for MetLife Group Universal Life Insurance, a plan that not only offers protection for the future, but can also help you to live better today.

Research shows that most Americans don't have enough life insurance,¹ and that without adequate coverage the premature death of a provider can have a major impact on a family's finances. What would happen to your family or dependents if something happened to you? Would they be able to pay for housing, tuition and all the other expenses they'll face in the years ahead?

If you have any doubts about your family's financial security, take this special opportunity to enroll in MetLife Group Universal Life. And be sure to act by your deadline date, because enrolling for coverage will never be easier and more affordable — just \$3.00 per month for \$XX.XXX of coverage.

**Group Universal Life offers you the security of life
insurance and the ability to grow cash on a tax-deferred basis.**

MetLife Group Universal Life gives you all the protection of life insurance, but also includes a tax-deferred cash fund that can help you to meet a range of financial needs. If you take advantage of the cash fund, you can contribute cash, earn a guaranteed rate of interest that is likely higher than you can get with many traditional savings plans, and grow your money on a tax-deferred basis.

**Adjust your coverage levels as your life changes
and take your coverage with you if your job changes.**

Group Universal Life is as flexible as it is affordable. You have the freedom to adjust your coverage levels and premiums to reflect life changes, such as having a child or buying a home. It's portable, so you can take it with you if you change jobs or retire.

So don't delay. Enroll January 15, 2005.

The enclosed brochure and Enrollment Kit contain valuable tools to help you figure out how much coverage you need, how much cash you may want to contribute to your cash fund and more. But most important, you'll find your enrollment materials, which must be completed at www.metlife.com/mybenefits or mailed by January 15, 2005. For fastest, easiest completion, please enroll online. If you have questions, feel free to call the MetLife Benefits Line at **1 800 GET-MET 8** (1-800-438-6388).

Sincerely,

James A. Sample
Benefits Manager

P.S. Remember, to ensure easy enrollment at an affordable group rate, you must act by the enrollment date of January 15, 2005.

1. MetLife, Life Insurance—Post 9/11/01 Study, 2002. "Underinsured" is defined as having life insurance coverage equal to or less than three years of household income.

Group Universal Life



**Can life insurance for tomorrow
help you live better today?**

MetLife 

Life insurance is one of the most important tools that you have for protecting your dependents' financial future. Unfortunately, research shows that most Americans don't have enough coverage to meet their families' needs; and that the premature death of an underinsured loved one can leave a family in a very serious financial situation.

Now, you have the opportunity to enroll in a life insurance plan that not only helps you to prepare for tomorrow, but can actually help you to live better today. MetLife Group Universal Life.

Whether you already have some life insurance or are just starting to think about it, take a minute to see how MetLife Group Universal Life fits into your financial plan. And then, be sure to enroll by your enrollment deadline date.





**Permanent life protection
at affordable group rates.**

Group Universal Life from MetLife—the leading provider of group life insurance—provides permanent, reliable protection for your family and other dependents. But that's just part of the story.

You'll also get affordable group

...es, automatic payroll deductions for premium
...ments and a unique combination of benefits not
...lable from many other life insurance plans.

**Convenient, tax-deferred way
to build your assets.**

In addition to life insurance protection, Group
Universal Life gives you the opportunity to contribute
to a tax-deferred cash fund that can help you to
achieve your short- or long-term financial goals—which
makes it a more flexible, valuable alternative for your
insurance needs. Here's how it works:

You can choose the amount you wish to contribute.

You earn a competitive interest rate that is
guaranteed not to fall below a certain level.

Your money grows on a tax-deferred basis.

How much may you withdraw some or all of your cash—
tax-free and penalty-free—at any time for
any purpose?

Upon retirement, you can use your cash to pay
your life insurance coverage, buy an annuity, elect
paid up insurance, or receive a lump-sum payment.

**Freedom to take it with you
if you change jobs or retire.**

Unlike many other life insurance policies, MetLife
Group Universal Life is permanent and portable.
So you can take it with you if you change
companies or retire.

**Flexibility to adjust your
coverage as needs change.**

It's good to know that as your life changes, your
life insurance can change right along with it. MetLife
Group Universal Life lets you change the amount of
your life insurance coverage, vary your premium
amounts and adjust your cash contributions.

Enroll now. It'll never be easier.

By enrolling during your eligibility period, most
employees can get a certain amount of coverage
without answering detailed medical questions or
undergoing a physical. Please keep in mind that if
you miss the deadline and have a change of health,
you may not be accepted for coverage in the future.

For more information and enrollment materials,
please see the enclosed Enrollment Kit. For
enrollment assistance or to ask questions, call
the MetLife Benefits Line at **1-800-GET-MET8**
(1-800-438-6388).

1. MetLife, Life Insurance—Post 9/11/01 Study, 2002. "Underinsured" is defined as having life insurance coverage
equal to or less than three years of household income. 2. Withdrawals may be subject to taxation if amount of the
withdrawal exceeds the total premiums paid, which includes the cost of insurance and cash fund contributions.

MetLife 
have you met life today?*

It's easy to review your options and enroll. Just see the enclosed Enrollment Kit.

The enclosed Enrollment Kit will help you to evaluate how much insurance you need, understand the benefits of contributing to the cash fund and make well-informed decisions. Before you sign up for MetLife Group Universal Life Insurance, take a minute to look at the Kit.

You'll find some important answers:

- ◆ How much life insurance coverage you really need.
- ◆ What your coverage and Cash Fund options are, and what your costs will be.
- ◆ How to complete your enrollment by the deadline date.



MetLife®



Group Universal Life



**Please enroll
by your deadline date**

Your enrollment information is inside

- ◆ Assess your life insurance needs
- ◆ Review your coverage options, determine your costs and decide on your Cash Fund contribution
- ◆ Simple steps on how to enroll

MetLife 

How to learn more and enroll

Visit our website at www.rockwellautomation.com

Call 1-800-541-5534

Request a catalog at www.rockwellautomation.com

Visit our local distributors at www.rockwellautomation.com

Life Insurance Planner

Group Universal Life

Take a few moments today to determine if you have enough insurance coverage to protect the people that are important to you. Complete the Life Insurance Planner to figure out how much insurance you may need. Or if you prefer, you can use the online calculator located at www.metlifeiseasier.net/na to calculate your life insurance conveniently and quickly.

BASIC MONTHLY EXPENSES

These are the everyday expenses that your family has to meet. Decide how many years you would want your insurance to cover these expenses. Then, multiply the Annual Expenses by that number of years.

Monthly Expenses (Consider expenses such as Mortgage Payment/Rent, Household Living Expenses, Child Care)	\$	
Basic Annual Expenses (Monthly Expenses X 12)	\$	
Number of Years You Want These Expenses Covered (It could be 5, 10, 15 years or more)		
Total Basic Expenses (Annual Expenses X Number of Years)	\$	1a

ADDITIONAL EXPENSES TO PLAN FOR

These are additional costs you and your family may have been planning for, so you may want to consider these as well.

Future Expenses (Consider expenses such as College Tuition, Child(ren)'s Wedding(s), Personal Funeral Expenses, Elder Care for Parents)	\$	2a
--	----	----

OUTSTANDING DEBT

These are committed costs you may wish to pay off in full to protect your family from this burden.

Outstanding Debt (Consider Remaining Mortgage, Credit Card Bills, School or Auto Loans)	\$	3a
--	----	----

TOTAL EXPENSES (1a + 2a + 3a)	\$	A
--	----	----------

AVAILABLE ASSETS

Assets (Consider Savings [Bonds, Stocks etc.], Employer Savings Plan, Equity in Your Home, Current Employer-Paid and/or Other Individual Life Insurance)	\$	B
---	----	----------

This is the amount of life insurance coverage you may need to provide adequate insurance protection for your family.

TOTAL COVERAGE NEEDED (A - B = C)	\$	C
---	----	----------

Now that you've determined your life insurance needs, please review your Coverage Options and calculate the costs for this level of coverage.

Be sure to take into account any income from your spouse that can be used towards these expenses, as well as any existing life insurance coverage you may have. DON'T FORGET, your calculation is based on today's costs and doesn't account for inflation or changes in annual earnings. We recommend that you review your coverage periodically—even annually—to ensure that your family's needs will be met now and in the future.

MetLife®

Plan Summary For Employees of: Sample Company

Employee Coverage Amounts

(Select the level of protection that's best for you.)

- Minimum Coverage: \$10,000 or 1X your base annual salary, whichever is greater.
- Maximum Coverage:¹ 4X your base annual salary up to \$1,500,000
- Coverage is rounded to the next higher \$1,000

Eligibility² (At the special enrollment and for new hires who enroll within 31 days of date of hire.)

To be eligible for any amount of coverage, you must be "Actively at Work" on the effective date of coverage.

Dependent Coverage Amounts

Select coverage for your spouse/domestic partner and child(ren). Employee must enroll for GUL coverage in order to enroll for spouse/domestic partner and/or child coverage.

Coverage for Your Spouse/Domestic Partner³

- Universal Life – From \$10,000 to \$100,000, in \$10,000 increments
- If your spouse/domestic partner is also an employee of Sample Company, your spouse/domestic partner can either enroll for employee coverage or spouse/domestic partner coverage, but not both.

Coverage for Your Children

Term Life Rider—\$5,000 or \$10,000

- Coverage from age 14 days to 19 years (or 25 years if enrolled at an accredited college or university)

Cash Fund Options

Group Universal Life is life insurance that lets you and your covered spouse/domestic partner set aside money in a tax-deferred cash fund which will earn a competitive rate of interest. You select a certain dollar amount to contribute through payroll deduction above the cost of your life insurance coverage. This amount will be automatically and conveniently put into the cash fund and will earn a competitive interest rate.

GUL's Cash Fund is an attractive place to set aside extra funds and watch your money grow on a tax deferred basis. To contribute to the cash fund, simply complete the appropriate section on your enrollment form. For information and to see how your money can grow tax deferred, please see the enclosed Cash Fund Facts sheet.

Insurance Rates

Your cost of insurance is provided at affordable group rates. Paying is easier, and you won't have to worry about missing payments, since it's done through automatic payroll deductions.

Employee and Spouse/Domestic Partner Monthly Rates Includes Waiver of Premium (Employee Only)

Use the rates below in the enclosed worksheet to determine your total monthly premium. Rates (cost per \$1,000 of coverage per month) are based on your age. Spouse/Domestic Partner rates are based on employee's/spouse/domestic partner's age. By completing this worksheet, you can figure out how much your coverage will cost you each month. You may also factor in your expected monthly Cash Fund contribution.

Rates are guaranteed through January 1, 2007

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*
Employee rate per \$1,000 of coverage	\$.00	.00	.00	.00	.00	.00	.00	.00	0.00
Spouse/Domestic Partner rate per \$1,000 of coverage	\$.00	.00	.00	.00	.00	.00	.00	.00	0.00

Child Flat Monthly Rate: \$.xx per \$1,000 of coverage (covers all eligible children)

For more complete information, please contact the MetLife Benefits Line at 1 800 GET-MET 8 (1-800-438-6388).

*For rates over age 69, call the MetLife Benefits Line at 1 800 GET-MET 8 (1-800-438-6388).

Premium Planner Worksheet

By completing this worksheet, you can determine how much your coverage will cost. You may also factor in your expected monthly Cash Fund Contribution.

Section 1 – Employee Coverage

A. AMOUNT OF COVERAGE – To determine your amount of coverage, multiply your base annual salary by the salary multiple you've selected 1X-4X. Round the amount to the next \$1,000.

Your Base Annual Salary		Salary Multiple	=	Total Coverage		Amount of Coverage (Round up to \$1,000)
\$ <input type="text"/>	X	<input type="text"/>	=	\$ <input type="text"/>		\$ <input type="text"/>
\$32,000	X	2	=	\$64,000		\$64,000

B. MONTHLY COST OF COVERAGE – Multiply cost per \$1,000 of (see Insurance Rate Sheet) by the number of \$1,000 units you've selected (for example, \$50,000 = 50 units)

Amount of Coverage	÷	\$1,000	=	# of \$1,000 Unit of Coverage	X	Your cost per \$1,000 of coverage (see Rate Sheet)	=	MONTHLY COST OF INSURANCE	
\$ <input type="text"/>	÷	\$1,000	=	<input type="text"/>	X	\$ <input type="text"/>	=	\$ <input type="text"/>	1
\$64,000	÷	\$1,000	=	64	X	\$0.xx	=	\$x.xx	

C. CASH FUND CONTRIBUTIONS – If you plan to contribute to your Cash Fund, add the amount you plan to contribute each month (for example, \$25, \$50, \$100)..... 2

TOTAL MONTHLY COST OF EMPLOYEE COVERAGE (1+2) 3

Section 2 – Dependent Coverage

A. SPOUSE COVERAGE – You may select coverage from \$10,000 to \$100,000 in increments of \$10,000.

To calculate cost of spouse coverage follow direction in Section 1, Item B

Amount of Coverage	÷	\$1,000	=	# of \$1,000 Unit of Coverage	X	Your cost per \$1,000 of coverage (see Rate Sheet)	=	MONTHLY COST OF INSURANCE	
\$ <input type="text"/>	÷	\$1,000	=	<input type="text"/>	X	\$ <input type="text"/>	=	\$ <input type="text"/>	4
\$60,000	÷	\$1,000	=	60	X	\$0.xx	=	\$x.xx	

B. CHILD(REN) COVERAGE – To select \$10,000 coverage for each child, regardless of the number of children you have, fill in the monthly cost of coverage (see Insurance Rate Sheet) 5

TOTAL MONTHLY COST OF EMPLOYEE COVERAGE (4+5) 6

Section 3: Total Monthly Premium

To find your Total Monthly Premium for all covered individuals, add Total cost of Employee Coverage and Dependent Coverage

TOTAL EXPECTED MONTHLY PREMIUM (3+6) 7

If you enroll online at www.metlife.com/mybenefits your costs will automatically be calculated.

Additional Plan Features

In addition to life insurance protection, Sample Company employees who enroll for Group Universal Life will enjoy a range of valuable plan features and enhancements:

Will Preparation at No Additional Cost –

Just as life insurance is a vital component of any estate plan, so is a will. When you enroll in Company name's Group Universal Life Insurance program, you gain access to a Will Preparation Service that entitles you to consult with an experienced attorney in your area and receive a will without charge⁴.

Premium Waiver -- If you become disabled prior to age 60 (and meet a nine-month waiting period), you may be eligible to have MetLife waive your insurance costs and expenses until you become 65, die, or recover from your disability, whichever is sooner. This benefit is available after you have participated in GUL for one year.

Accelerated Benefits Option⁵ (ABO) – If you or your covered spouse/domestic partner are diagnosed as terminally ill with a life expectancy of six months or less you may be eligible to receive up to 50% of your specified face amount of life insurance up to \$250,000 (maximum payout) before death. An accelerated benefit is generally payable in a lump sum and can be elected only once. The certificate's death benefit will be reduced by the percentage of the accelerated death benefit paid out and any associated interest and expense charge.

Total Control Account[®] (TCA) – MetLife's Total Control Account Money Market Option is an insurance claims settlement option for your beneficiaries. Interest is paid on the proceeds at rates comparable to money market interest rates. With the Total Control Account, your beneficiaries won't have to decide immediately how to spend or invest the total amount. They will receive immediate access to their funds through a personalized checkbook. Beneficiaries may also transfer funds from the Total Control Account into other settlement options.

MetLife's Survivor Assistance Program –

Delivering The Promise (DTP) is designed to help your beneficiaries deal with the issues that arise when a loved one dies. DTP specialists are available (at no additional cost) to help them secure their benefits, file claims and provide assistance that may be helpful after a loss.

Inflation Protection – Group Universal Life coverage has the flexibility to accommodate your changing needs. If your base annual salary increases, your coverage amount will be increased [(subject to coverage eligibility guidelines and program limits)] based on your salary as of Month 1 and will become effective on Month 1 of the current plan year/the first of the month following the increase.

Special Events – If you get married/divorced, have a baby/adopt a child or purchase a home, you can increase your coverage by one salary multiple a \$10,000 increment without evidence of insurability, subject to the coverage eligibility guidelines and program limits provided you request the change within 31 days of the special event.

If you have questions, please call a MetLife Customer Service Consultant at **1 800 GET-MET 8 (1-800-438-6388)**.

¹ Under Texas law, a Texas resident's total group life insurance coverage may not exceed the greater of 7 times base annual salary or \$250,000. Maximums are also subject to plan limits.

² Coverage is not available to residents of South Dakota.

³ For Texas and New York residents, dependent coverage cannot exceed the amount of associate coverage.

⁴ Will Preparation is provided by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Will Preparation is subject to appropriate regulatory approval.

⁵ The accelerated death benefits offered under your certificate are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the accelerated benefits qualify for such favorable treatment, they will be excluded from your income and not be subject to federal taxation. Tax laws relating to accelerated benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive accelerated benefits excludable from income under federal tax law. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or family, for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Social Security Income (SSI) and drug assistance programs. You are advised to consult with social services agencies concerning the effect receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family. The accelerated life insurance benefit is subject to a Mortality and Interest Charge, which will be deducted from the amount of the ABO claim approved by MetLife. Subject to state availability of plan design.

Enroll by deadline date.

Group Universal Life

ENROLLMENT FORM FOR GROUP UNIVERSAL LIFE INSURANCE BENEFITS

SECTION TO BE COMPLETED BY METLIFE VOLUNTARY BENEFITS AND EMPLOYEE (shaded areas are for MetLife use only)

Name of Employer (Please Print)		Group Report No.	Sub Division	Branch
Employer's Street Address		City	State	Zip Code
Date of Hire (Mo./Day/Yr.)	Employee Base Annual Salary (BAS) \$	Employee's Occupation:		Coverage Effective Date (Mo./Day/Yr.)
Work Status: <input type="checkbox"/> New Hire <input type="checkbox"/> Rehire	<input type="checkbox"/> Active <input type="checkbox"/> On Layoff/Leave of Absence	<input type="checkbox"/> Retired <input type="checkbox"/> Disabled	Hours Worked Per Week:	<input type="checkbox"/> Hourly Paid <input type="checkbox"/> Salaried
Reason for Enrollment: <input type="checkbox"/> New Coverage <input type="checkbox"/> Change in Coverage Amount Requested <input type="checkbox"/> Family Status Change (not applicable to new enrollments)		<input type="checkbox"/> New Hire First Time Eligible <input type="checkbox"/> Change in Enrollment Other Than Coverage Amount	<input type="checkbox"/> Late Enrollee (Statement of Health Required)	
Date (Mo./Day/Yr.) _____				

SECTION TO BE COMPLETED BY EMPLOYEE

Name (print)	First	Middle	Last	Social Security No.	Date of Birth (Mo./Day/Yr.)	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address Street		City		State	Zip Code	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Widowed
E-mail Address		Phone No.(include area code)				
		<input type="checkbox"/> Married <input type="checkbox"/> Divorced				

COVERAGE REQUEST DATA:

I have received and read a copy of my employer's current announcement of the group plan. I want to be covered under the group plan for the benefits which I am or may become eligible, requested below.

I request the following coverage: Check box if coverage is desired;

Employee Coverage

Group Universal Life (GUL) - Your choice of coverage is 1 to 4 times your Base Annual Salary to a maximum of \$1,000,000 rounded to the next higher \$5,000. Plan minimum is the greater of \$10,000 or 1 times your Base Annual Salary. **Note:** Coverage amounts exceeding \$500,000 up to \$1,000,000 require a Statement of Health form. 1X 2X 3X 4X Base Annual Salary

Extra Monthly Contribution to the GUL Cash Fund \$10 \$15 \$25 Other \$ _____

Dependent Spouse/Child Coverage

Group Universal Life -

Spouse Group Universal Life Amount*: **Note:** Coverage amounts exceeding \$50,000 up to \$100,000 require a Statement of Health form.

\$10,000 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$100,000

Extra Monthly Contribution to the GUL Cash Fund \$10 \$15 \$25 Other \$ _____

Child(ren) Term Amount*: \$10,000

NOTE: Each child is insured for the same amount of coverage regardless of number.

*Amounts will be subject to state limits, if applicable.

If applying for Dependent coverage (Spouse and Child), complete section below:

Number of dependents (including spouse) _____

Name (Last, First, MI)	Date of Birth	Sex (M/F)
Spouse: _____	_____	_____
Child(ren): _____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

If dependent children are full-time students in college, vocational or trade school, please complete the following:

Child(ren)	Name of School
_____	_____
_____	_____
_____	_____
_____	_____

Have you been Hospitalized (as defined below) during the 90 days Preceding the date of this enrollment form?

Employee	Spouse	Child(ren)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If the answer to the Hospitalization question is "Yes," a Statement of Health form is required for each person answering "Yes."

Hospitalized means admission for inpatient care in a hospital; receipt of care in a hospice facility; intermediate care facility, or long term care facility, or receipt of the following treatments wherever performed: chemotherapy, radiation therapy, or dialysis.

GEF02-1
ADM

Medical Information - For Employee Life Insurance Amounts in Excess of \$250,000 up to \$500,000 or 2x up to 4x Base Annual Salary, or Dependent Spouse Life Insurance Amounts in Excess of \$30,000 up to \$50,000, All Proposed Insureds Must Also Answer The Following Questions.

Please complete all questions below. Omitted information will cause delays. "You" and "Your" refers to the person for whom insurance is requested.

1. Employee Name: _____
 2. Employee: Height _____ feet _____ inches Weight _____ lbs.
Spouse: Height _____ feet _____ inches Weight _____ lbs.
- | | Employee | Spouse |
|---|--|--|
| 3. Are you now receiving or applying for any disability benefits including workers' compensation? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Have you had any application for life, accidental death and dismemberment or disability insurance declined, postponed, withdrawn, rated, modified, or issued other than as applied for? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Have you ever been diagnosed, treated, tested or given medical advice by a physician or other health care provider for: | | |
| a. chest pain or heart trouble? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. high blood pressure, stroke or circulatory disorder? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. cancer or tumors? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. anemia, leukemia or other blood disorder? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Have you ever been diagnosed or treated by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or the Human Immune Deficiency Virus (HIV) infection? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If you answered "Yes" to any of the above questions, you must also complete and attach a Statement of Health form.

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DECLARATION SECTION

Person signing below **declares** that all the information given in this enrollment form, including any medical questions, is true and complete to the best of his or her knowledge and belief. Each person understands that this information will be used by MetLife to determine his or her insurability.

Employee **declares** that he or she is actively at work on the date of this enrollment form. For any contributory life insurance only, the employee has been at work for at least 20 hours during the 7 calendar days preceding that date. If hospitalized during the 90-day period preceding the date of this enrollment form, such insurance will not take effect until MetLife receives evidence of good health satisfactory to MetLife.

Life insurance for a person is scheduled to take effect, the dependent must not be confined at home under a physician's care, receiving or applying for disability benefits from any source, or hospitalized. If the dependent does not meet this requirement on such date, the insurance will take effect on the date the dependent is no longer confined, receiving or applying for disability benefits from any source, or hospitalized.

Accelerated Benefits Option

Insurance may include an Accelerated Benefits Option under which a terminally ill insured can accelerate a portion of his or her life insurance amount. Accelerated benefits may affect eligibility for public assistance and that an interest and expense charge may be deducted from the accelerated amount.

Coverage Requested After Initial Enrollment Period Expires

Notice that if life coverage is not elected, or if the maximum coverage is not elected, evidence of good health satisfactory to MetLife may be required to increase such coverage after the initial enrollment period has expired. Coverage will not take effect, or it will be limited, until notice is received that MetLife has approved the coverage or increase.

Payroll Deduction Authorization By the Employee

I authorize my employer to deduct the required contributions from my pay for the coverage requested in this enrollment form. This authorization applies to such deductions until I rescind it in writing.

Warning:

If you live in or are applying for insurance under a policy issued in one of the following states, please read the applicable warning.

California: [only applies to Accident and Health Benefits (AD&D/Disability/Dental)]: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of obtaining insurance, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any materially false, incomplete or misleading information is guilty of a felony of the third degree.

Illinois: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of obtaining insurance, information concerning any fact material thereto commits a fraudulent insurance act, and may subject such person to criminal and civil penalties.

Indiana: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Michigan: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Minnesota and Oregon: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of obtaining insurance, information concerning any fact material thereto is guilty of insurance fraud, and may be subject to criminal and civil penalties.

Nebraska: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application containing a materially deceptive statement may have violated state law.

In any other case, read the following warning.

General Warning: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals, for the purpose of obtaining insurance, information concerning any fact material thereto is guilty of a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

BENEFICIARY DESIGNATION FOR EMPLOYEE INSURANCE (Dependent Insurance is Payable to the Employee)

The Employee signing below names the following person(s) as primary beneficiary(ies) for any MetLife payment upon his or her death. For any other type of beneficiary, please use a beneficiary designation form available from your employer. Unless designated otherwise, payments will be made in equal shares or all to the survivor. The Employee understands that he or she has the right to change this designation at any time.

Primary Beneficiary Full Name (Last, First, Middle Initial)	Relationship	Date of Birth (Mo./Day/Yr.)	Address (Street, City, State, Zip)

Signature(s): The employee must sign in all cases. Each person signing below acknowledges that they have read and understand the statements and declarations made in this enrollment form.

Employee Signature

Print Name

Date (Mo./Day/Yr.)

Proposed Insured(s) if other than employee and at least 18 years of age:

Other Signature

Print Name

Date (Mo./Day/Yr.)

Other Signature

Print Name

Date (Mo./Day/Yr.)

Frequently Asked Questions

Q. Is there an advantage to buying group life insurance?

A. Yes! It's generally easier to get coverage because you usually don't have to provide proof of good health for certain levels of coverage if you enroll during the enrollment period your eligibility period. Your cost of insurance is provided at affordable group rates. Paying for coverage is easier, and you won't have to worry about missing payments, since it's done through automatic payroll deductions.

Q. Who is eligible for coverage?

A. Employees: At the special enrollment and for new hires who enroll within 31 days of date of hire. Employees must be actively at work at the time of enrollment. Employees are considered actively at work if they have worked 20 hours during the last 7 consecutive calendar days at your usual place of business, or elsewhere at your employer's request, with 31 days of continuous service, and are able to perform all the duties of your regular employment or occupation.

Dependents: To be eligible for any amount of coverage, your spouse/domestic partner must satisfy the normal activities provision, which means the spouse/domestic partner to be insured is not confined at home under the care of a physician due to sickness or injury or is not receiving or is not entitled to receive any disability income from any source due to any sickness or injury.

Children: To be eligible, your child must be performing his/her normal activities. Dependent coverage from age 14 days to 19 years or 25 if enrolled at an accredited college or university. One flat premium covers all eligible dependent children in your family.

Q. What happens if I enroll after my company's initial enrollment initial eligibility period?

A. You can still get coverage, but you may have to complete a Statement of Health form, and perhaps have a physical exam, regardless of the coverage amount you select. In addition, you should consider obtaining insurance when you know you are in good health, and not risk having a hard time qualifying for coverage if your health changes.

Q. When will my coverage request go into effect?

A. Coverage requests will become effective on date for all requests that do not require additional medical information. Coverage requests that require additional medical information and are not approved by this date will not be effective until the first of the month following approval from MetLife.

Q. Can I access my Cash Fund before I retire?

A. Yes. You may access your money through loans and withdrawals, provided there is adequate cash value in your fund. You can take only one loan at a time, the minimum being \$200, and there is no time limit on repayment. You can make as many withdrawals as you would like x withdrawals per year provided you have adequate cash value in your cash fund, each for a minimum of \$25. There may be fees associated with some withdrawals and some withdrawals may have tax implications*.

Q. How do I enroll?

A. Review your need for life insurance using the Life Insurance Planner included in your enrollment package or online at www.metlifeeasier.net/na and then select the benefit option that is right for you and your family. To enroll, simply visit www.metlife.com/mybenefits. If you prefer, follow the enrollment instructions on the enclosed enrollment form and return your completed and signed enrollment form in the enclosed postage-paid envelope before your enrollment deadline.

* Withdrawals may be subject to taxation if the amount of the withdrawal exceeds the total premiums paid, which includes the cost of insurance and cash fund contributions.

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 6226 NEW YORK NY

POSTAGE WILL BE PAID BY ADDRESSEE

METLIFE

PARTICIPANT SERVICE ORGANIZATION

PO BOX 2006

AURORA IL 60507-9847



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



Compliance Information Enclosed

Other Important Facts About Your Additional Coverage(s)

Additional coverage is provided as a rider [(except Spouse/Domestic Partner Group Universal Life)] and is part of the GUL certificate to which it is attached. You must enroll for additional coverage and make the required premium payment for additional coverage to be effective.

Group Universal Life (Spouse/Domestic Partner): *(If this benefit is offered to you)*

Spouse Group Universal Life is provided as a separate certificate and is **owned by the employee**. All of the basic provisions found on the reverse side of this page apply to GUL coverage. If you are a Texas resident, you must enroll for GUL coverage in order to elect spouse/domestic partner coverage. In addition, the spouse/domestic partner coverage cannot exceed your coverage if you are a Texas resident. In the event of termination of marriage or your death, your spouse/domestic partner may make a request to remain insured under this program. **Note: In order for coverage to be effective, you must be actively at work with your employer, and your spouse/domestic partner must not be confined to a hospital on the enrollment date or during the previous 90 days, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason at the effective date of coverage.**

Dependent Term Insurance: *(If this benefit is offered to you)*

If you are a Texas resident, you must enroll for GUL coverage in order to elect spouse/domestic partner and/or child coverage. In addition, your dependent coverage cannot exceed your coverage if you are a Texas resident. Spouse/domestic partner term coverage generally ends at the earliest of your retirement date, the date you die, or spouse reaches termination age with the option to convert to a personal policy. Term coverage for your children is only available if you elect coverage for yourself or your spouse. Child term coverage covers all of your children from up to 19 years with an extension to age 23 (or 25, depending on the program) if they are full-time college students. Child term coverage generally ends at the earlier of your retirement date, the date you die, when your spouse/domestic partner reaches the termination age, when the child reaches the limiting age or upon termination of the certificate to which it is attached. Conversion to an individual policy may be offered when child coverage terminates for any of the above reasons. **Note: In order for coverage to be effective, you must be actively at work with your employer, and your spouse and/or child (ren) must not be confined to a hospital on the enrollment date or during the previous 90 days or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the effective date of coverage.**

Accidental Death Benefits: *(If this benefit is offered to you)*

The Accidental Death Benefit ends at the earlier of age 70 or when your certificate ends.

Accelerated Benefits Option: *(If this benefit is offered to you)*

If you or your covered spouse/domestic partner are diagnosed as terminally ill with a life expectancy of six months or less, you may be eligible to receive up to 50% of your specified face amount of life insurance benefits up to \$250,000 (maximum payout) before death. A physician's certification is required in all instances and is subject to MetLife's review and concurrence. An accelerated benefit is generally payable in a lump sum and can be elected only once. The accelerated life insurance benefit is subject to an 8% Mortality and Interest Charge, which will be deducted from the amount of the ABO claim approved by MetLife. The certificate's death benefit will be reduced by both the amount of accelerated life insurance benefits paid out and the mortality and interest charge.

Waiver of Premium: *(If this benefit is offered to you)*

If you should become disabled before you reach 60 and after you have been enrolled in GUL for one year and your waiver claim is approved, MetLife will waive the premiums and administrative fees for your coverage until the earliest of recovery, death or age 65. The cash in your accumulation fund will continue to earn interest at the declared rate. No additional cash will be added to your fund, however, except by direct payment from you. There is a 9-month waiting period before benefits begin, and disabilities commencing or continuing during the first year of coverage are excluded.

Metropolitan Life Insurance Company, New York, NY

L0306RMT(exp0605)MLIC-LD

Coverage is provided under a master group insurance policy (Policy # [G2130-S]/GPN99). (MET)

Additional Information About Group Universal Life Insurance*

Are there any other exceptions, reductions and/or limitations to my GUL coverage?

Minimum/Maximum Amounts of Insurance Coverage:

Coverage minimums and maximums vary by case. Call MetLife if you ("employee") are unsure of your company's plan specifics. If you are a Texas resident, the maximum amount of life insurance coverage that you may elect is 7 times your base annual salary or \$250,000, whichever is greater.

Coverage is not currently available to residents of South Dakota.

Incontestability Provision:

There is a two-year contestability period during which any misstatements made by you can be contested by MetLife.

Suicide Clause:

The death benefit (or any increased portion of the death benefit) will not be paid if death by suicide occurs within two years (one year in North Dakota) of the effective date of the certificate (or for increased benefits, within two years of such increase). This exclusion is not applicable to Massachusetts, Missouri or Washington residents.

Reduction of Death Benefit:

Upon your reaching age 70, or under other circumstances specified in your GUL certificate, your death benefit will reduce to five times the amount in your Cash Fund, not to exceed your current coverage amount. Minimum coverage is \$20,000.

Are there any waiting periods associated with my GUL coverage?

You must be actively at work on the effective date of your coverage for coverage to be effective. If you are not actively at work on such date, coverage will become effective on the first of the month following the date you return to work with your company.

Provisions relating to renewability, termination and other modification of benefits and premiums:

Changes in Your Cost of Insurance Rates/Premium:

Premiums vary depending upon the amount of coverage and benefits selected. Additionally, your costs of insurance rates are based on your age and will increase as you get older. Rates are guaranteed until the policy renewal date. At the renewal date, rates will be recalculated and are subject to change. MetLife reserves the right to alter the rates and/or the rate guarantee period should participation change significantly. Rates will also change if you leave your employer and choose to continue your coverage.

Termination of Coverage:

Failure to pay planned payments: If you fail to make a planned payment and the amount in your cash accumulation fund is insufficient to cover your cost of insurance, there will be a grace period of 60 days to pay the amount of the monthly deduction. If MetLife does not receive a sufficient amount by the end of the grace period, your coverage will then end.

If your employer or MetLife discontinues the program: Either your employer or MetLife may terminate this program with sufficient notice to each other. If this program ends and there is a successor program, your coverage will end if you are making payroll deductions. You may continue your coverage with MetLife if you are being direct billed. If this program ends and there is no successor program, you may continue your coverage as long as you arrange to make payments directly to MetLife.

* These facts are intended to provide a brief description of certain certificate provisions. They do not constitute a contract. In all cases, the insurance certificate will govern.

(over)

Remember that no one company offers the lowest cost at all ages for all kinds and amounts of insurance. You should also consider other factors:

- How quickly does the cash value grow? Some policies have low cash values in the early years that build quickly later on. Other policies have a more level cash value build-up. A year-by-year display of values and benefits can be very helpful. (The agent or company will give you a policy summary or an illustration that will show benefits and premiums for selected years.)
- Are there special policy features that particularly suit your needs?
- How are nonguaranteed values calculated? For example, interest rates are important in determining policy returns. In some companies, increases reflect the average interest earnings on all of that company's policies regardless of when issued. In others, the return for policies issued in a recent year, or a group of years, reflects the interest earnings on that group of policies; in this case, amounts paid are likely to change more rapidly when interest rates change.

Life Insurance Buyer's Guide

Prepared by the
**National Association of
Insurance Commissioners**

This guide can help you when you shop for life insurance. It discusses how to:

- **Find a Policy That Meets Your Needs and Fits Your Budget**
- **Decide How Much Insurance You Need**
- **Make Informed Decisions When You Buy a Policy**

1996 Model Regulation Reprinted by
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You must pay higher premiums in the earlier years of the policy. Cash value life insurance may be one of several types; whole life, universal life and variable life are all types of cash value insurance.

Whole Life Insurance covers you for as long as you live if your premiums are paid. You generally pay the same amount in premiums for as long as you live. When you first take out the policy, premiums can be several times higher than you would pay initially for the same amount of term insurance. But they are smaller than the premiums you would eventually pay if you were to keep renewing a term policy until your later years.

Some whole life policies let you pay premiums for a shorter period such as 20 years, or until age 65. Premiums for these policies are higher since the premium payments are made during a shorter period.

Universal Life Insurance is a kind of flexible policy that lets you vary your premium payments. You can also adjust the face amount of your coverage. Increases may require proof that you qualify for the new death benefit. The premiums you pay (less expense charges) go into a policy account that earns interest. Charges are deducted from the account. If your yearly premium payment plus the interest your account earns is less than the charges, your account value will become lower. If it keeps dropping, eventually your coverage will end. To prevent that, you may need to start making premium payments, or increase your premium payments, or lower your death benefits. Even if there is enough in your account to pay the premiums, continuing to pay premiums yourself means that you build up more cash value.

Variable Life Insurance is a kind of insurance where the death benefits and cash values depend on the investment performance of one or more separate accounts, which may be invested in mutual funds or other investments allowed under the policy. Be sure to get the prospectus from the company when buying this kind of policy and **STUDY IT CAREFULLY**. You will have higher death benefits and cash value if the underlying investments do well. Your benefits and cash value will be lower or may disappear if the investments you

chose didn't do as well as you expected. You may pay an extra premium for a guaranteed death benefit.

Life Insurance Illustrations

You may be thinking of buying a policy where cash values, death benefits, dividends or premiums may vary based on events or situations the company does not guarantee (such as interest rates). If so, you may get an illustration from the agent or company that helps explain how the policy works. The illustration will show how the benefits that are not guaranteed will change as interest rates and other factors change. The illustration will show you what the company guarantees. It will also show you what *could* happen in the future. Remember that nobody knows what will happen in the future. You should be ready to adjust your financial plans if the cash value doesn't increase as quickly as shown in the illustration. You will be asked to sign a statement that says you understand that some of the numbers in the illustration are not guaranteed.

Finding a Good Value in Life Insurance

After you have decided which kind of life insurance is best for you, compare similar policies from different companies to find which one is likely to give you the best value for your money. A simple comparison of the premiums is not enough. There are other things to consider. For example:

- Do premiums or benefits vary from year to year?
- How much do the benefits build up in the policy?
- What part of the premiums or benefits is not guaranteed?
- What is the effect of interest on money paid and received at different times on the policy?

Once you have decided which type of policy to buy, you can use a cost comparison index to help you compare similar policies. Life insurance agents or companies can give you information about several different kinds of indexes that each work a little differently. One type helps you compare the costs between two policies if you give up the policy and take out the cash value. Another helps you compare your costs if you don't give up your policy before its coverage ends. Some help you decide what kind of questions to ask the agent about the numbers used in an illustration. Each index is useful in some ways, but they all have shortcomings. Ask your agent which will be most helpful to you. Regardless of which index you use, compare index numbers only for similar policies—those that offer basically the same benefits, with premiums payable for the same length of time.

Remember that no one company offers the low all ages for all kinds and amounts of insurance. Also consider other factors:

- How quickly does the cash value grow? Some have low cash values in the early years that quickly later on. Other policies have a more value build-up. A year-by-year display of value benefits can be very helpful. (The agent or will give you a policy summary or an illustration will show benefits and premiums for selected your needs?)
- Are there special policy features that particularly your needs?
- How are nonguaranteed values calculated? For example, interest rates are important in determining policy returns. In some companies, increase the average interest earnings on all of that company's policies regardless of when issued. In others, return for policies issued in a recent year, or years, reflects the interest earnings on that company's policies; in this case, amounts paid are likely change more rapidly when interest rates change

MetLife

One Madison Avenue, New York, NY 10010-3
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The National Association of Insurance Commissioners is an association of state insurance regulatory officials. This association helps the various insurance departments to coordinate insurance laws for the benefit of all consumers. This guide does not endorse any company or policy.

Important Things to Consider

1. Review your own insurance needs and circumstances. Choose the kind of policy that has benefits that most closely fit your needs. Ask an agent or company to help you.
2. Be sure that you can handle premium payments. Can you afford the initial premium? If the premium increases later and you still need insurance, can you still afford it?
3. Don't sign an insurance application until you review it carefully to be sure all the answers are complete and accurate.
4. Don't buy life insurance unless you intend to stick with your plan. It may be very costly if you quit during the early years of the policy.
5. Don't drop one policy and buy another without a thorough study of the new policy and the one you have now. Replacing your insurance may be costly.
6. Read your policy carefully. Ask your agent or company about anything that is not clear to you.
7. Review your life insurance program with your agent or company every few years to keep up with changes in your income and your needs.

Buying Life Insurance

When you buy life insurance, you want coverage that fits your needs.

First, decide how much you need—and for how long—and what you can afford to pay. Keep in mind the major reason you buy life insurance is to cover the financial effects of unexpected or untimely death. Life insurance can also be one of many ways you plan for the future.

Next, learn what kinds of policies will meet your needs and pick the one that best suits you.



Then, choose the combination of policy premium and benefits that emphasizes protection in case of early death, or benefits in case of long life, or a combination of both. It makes good sense to ask a life insurance agent or company to help you. An agent can help you review your insurance needs and give you information about the available policies. If one kind of policy doesn't seem to fit your needs, ask about others.

This guide provides only basic information. You can get more facts from a life insurance agent or company or from your public library.

What About the Policy You Have Now?

If you are thinking about dropping a life insurance policy, here are some things you should consider:

- If you decide to replace your policy, don't cancel your old policy until you have received the new one. You then have a minimum period to review your new policy and decide if it is what you wanted.
- It may be costly to replace a policy. Much of what you paid in the early years of the policy you have now, paid for the company's cost of selling and issuing the policy. You may pay this type of cost again if you buy a new policy.
- Ask your tax advisor if dropping your policy could affect your income taxes.
- If you are older or your health has changed, premiums for the new policy will often be higher. You will not be able to buy a new policy if you are not insurable.
- You may have valuable rights and benefits in the policy you now have that are not in the new one.
- If the policy you have now no longer meets your needs, you may not have to replace it. You might be able to change your policy or add to it to get the coverage or benefits you now want.
- At least in the beginning, a policy may pay no benefits for some causes of death covered in the policy you have now.



In all cases, if you are thinking of buying a new policy, check with the agent or company that issued you the one you have now. When you bought your old policy, you may

have seen an illustration of the benefits of the policy. Before replacing your policy, ask your agent for an updated illustration. Check to see how the policy has performed and what you might expect based on the amounts the company is paying.

How Much Do You Need?

Here are some questions to ask yourself:

- How much of the family income do I provide to the early, how would my survivors, especially children, get by? Does anyone else depend financially, such as a parent, grandparent, sister?
- Do I have children for whom I'd like to see to finish their education in the event of my death?
- How will my family pay final expenses after my death?
- Do I have family members or organization I would like to leave money?
- Will there be estate taxes to pay after my death?
- How will inflation affect future needs?

As you figure out what you have to meet the needs of the life insurance you have now, including the life insurance you work or veteran's insurance get Social Security and pension plan survivor benefits. Add other assets you have: savings, investments and personal property. Which assets would you like to sell or cash in to pay expenses after you die?

What Is the Right Kind of Life Insurance?



All policies are not the same. Some give coverage for you and others cover you for a number of years. Some cash values and others do not. Some policies come with a death benefit. Some kinds of insurance, such as term insurance, you change from one kind to another. Some may offer other benefits, such as living benefits. Your needs are still living. Your needs change over time.

There are two basic types of life insurance: term insurance and cash value insurance. Term insurance has lower premiums in the early years of the policy. Cash value insurance has higher premiums in the early years of the policy but builds up cash values that you can use

use the combination of policy premium and emphasizes protection in case of early death, or benefits of long life, or a combination of both.

It makes sense to ask a life insurance agent or company for information about the available policies. If a policy doesn't seem to fit your needs, ask about other options.

Get only basic information. You can get more information from a life insurance agent or company or from your broker.

About the Policy You Have Now?

Think about dropping a life insurance policy, or about other things you should consider:

- If you decide to replace your policy, don't cancel your old policy until you have received the new one. You then have a minimum period to review your new policy and decide if it is what you wanted.
- It may be costly to replace a policy. Much of what you pay in the early years of the policy you have now, paid in the form of selling and issuing the policy, may be lost if you drop it or buy a new policy.

Ask a tax advisor if dropping your policy could save you on income taxes.

If your health has changed, premiums on your policy will often be higher. You will not be able to get a new policy if you are not insurable.

Drop valuable rights and benefits in the new policy if you have them in the old one.

If you have now no longer meets your needs, you may not have to replace it. You might be able to change your policy or add to it to get the benefits you now want.

At the beginning, a policy may pay no benefits because of death covered in the policy you have.

If you are thinking of buying a new policy, ask the agent or company that issued you the one you have now. When you bought your old policy, you may

have seen an illustration of the benefits of your policy. Before replacing your policy, ask your agent or company for an updated illustration. Check to see how the policy has performed and what you might expect in the future, based on the amounts the company is paying now.

How Much Do You Need?

Here are some questions to ask yourself:

- How much of the family income do I provide? If I were to die early, how would my survivors, especially my children, get by? Does anyone else depend on me financially, such as a parent, grandparent, brother or sister?
- Do I have children for whom I'd like to set aside money to finish their education in the event of my death?
- How will my family pay final expenses and repay debts after my death?
- Do I have family members or organizations to whom I would like to leave money?
- Will there be estate taxes to pay after my death?
- How will inflation affect future needs?

As you figure out what you have to meet these needs, count the life insurance you have now, including any group insurance where you work or veteran's insurance. Don't forget Social Security and pension plan survivor's benefits. Add other assets you have: savings, investments, real estate and personal property. Which assets would your family sell or cash in to pay expenses after your death?

What Is the Right Kind of Life Insurance?

All policies are not the same. Some give coverage for your lifetime and others cover you for a specific number of years. Some build up cash values and others do not. Some policies combine different kinds of insurance, and others let you change from one kind of insurance to another. Some policies may offer other benefits while you are still living. Your choice should be based on your needs and what you can afford.

There are two basic types of life insurance: **term insurance** and **cash value insurance**. Term insurance generally has lower premiums in the early years, but does not build up cash values that you can use in the future.

You may combine cash value life insurance with term insurance for the period of your greatest need for life insurance to replace income.

Term Insurance covers you for a term of one or more years. It pays a death benefit only if you die in that term. Term insurance generally offers the largest insurance protection for your premium dollar. It generally does not build up cash value.

You can renew most term insurance policies for one or more terms even if your health has changed. Each time you renew the policy for a new term, premiums may be higher. Ask what the premiums will be if you continue to renew the policy. Also ask if you will lose the right to renew the policy at some age. For a higher premium, some companies will give you the right to keep the policy in force for a guaranteed period at the same price each year. At the end of that time you may need to pass a physical examination to continue coverage, and premiums may increase.

You may be able to trade many term insurance policies for a cash value policy during a conversion period—even if you are not in good health. Premiums for the new policy will be higher than you have been paying for the term insurance.

Cash Value Life Insurance is a type of insurance where the premiums charged are higher at the beginning than they would be for the same amount of term insurance. The part of the premium that is not used for the cost of insurance is invested by the company and builds up a cash value that may be used in a variety of ways. You may borrow against a policy's cash value by taking a policy loan. If you don't pay back the loan and the interest on it, the amount you owe will be subtracted from the benefits when you die, or from the cash value if you stop paying premiums and take out the remaining cash value. You can also use your cash value to keep insurance protection for a limited time or to buy a reduced amount without having to pay more premiums. You also can use the cash value to increase your income in retirement or to help pay for needs such as a child's tuition without cancelling the policy. However, to build up this cash value,



PRIVACY NOTICE

If you submit a request for insurance (enrollment form, and if applicable, Statement of Health form) we will evaluate it. We will review the information you give to us and we may confirm it or add to it in the ways explained below.

This Privacy Notice is given to you on behalf of each of these companies:

Metropolitan Life Insurance Company

Paragon Life Insurance Company

Please read this Privacy Notice carefully. It describes how we learn about you and how we treat that information. (If anyone else is proposed for insurance, what we say here also applies to information about them.)

Why We Need Information: We need to know about you (and anyone else to be insured) so that we can provide the insurance and other products and services you've asked for. We may also need it to administer your business with us, evaluate claims, process transactions and run our business. And we need information from you and others to help us verify identities in order to prevent money laundering and terrorism.

What we need to know includes address, age and other basic information. But we may need more information, including finances, employment, health, hobbies or business conducted with us, with other MetLife companies (our "affiliates") or with other companies.

How We Get Information: What we know about you (and anyone else to be insured) we get mostly from you. But we may also have to find out more from other sources in order to make sure that what we know is correct and complete. Those sources may include adult relatives, employers, consumer reporting agencies, health care providers and others. Some of our sources may give us reports and may disclose what they know to others. We may ask for medical information about you from these sources. The Authorization that you sign when you request insurance permits these sources to tell us about you. So we may, for instance:

- Ask for a medical exam
- Ask health care providers to give us health data, including information about alcohol or drug abuse

We may also ask a consumer reporting agency for a "consumer report" about you (or anyone else to be insured). Consumer reports may tell us about a lot of things, including information about your finances, employment, hobbies, mode of living, work history, and driving record.

The information may be kept by the consumer reporting agency and later given to others as permitted by law. The agency will give you a copy of the report it provides to us, if you ask the agency and can provide adequate identification. If you write to us and we have asked for a consumer report about you, we will tell you so and give you the name, address and phone number of the consumer reporting agency.

Another source of information is MIB Group, Inc. ("MIB"). It is a non-profit association of life insurance companies. We and our reinsurers may give MIB health or other information about you. If you apply for life or health coverage from another member of MIB, or claim benefits from another member company, MIB will give that company any information it has about you. If you contact MIB, it will tell you what it knows about you. You have the right to ask MIB to correct its information about you. You may do so by writing to MIB, Inc., P.O. Box 105, Essex Station, Boston, MA 02112, by calling MIB at (617) 426-3660, or by contacting MIB at www.mib.com.

How We Protect What We Know: We treat what we know about you confidentially. Our employees are told to take care in handling your information. They may get information about you only when there is a good reason to do so. We take steps to make our computer data bases secure and to safeguard the information we have.

How We Use and Disclose What We Know About You: We may use what we know about you to help us serve you better. We may use it, and disclose it to our affiliates and others, for any purpose allowed by law. For instance, we may use your information, and disclose it to others, in order to:

- Help us evaluate your request for a product or service
- Help us process claims and other transactions
- Confirm or correct what we know about you
- Help us prevent fraud and other crimes
- Help us comply with the law
- Help us run our business
- Process information for us
- Perform research for us
- Audit our business

Other reasons we may disclose what we know about you include:

- Doing what a court or government agency requires us to do; for example, complying with a search warrant or subpoena
- Telling another company what we know about you, if we are or may be selling all or any part of our business or merging with another company
- Giving information to the government so that it can decide whether you may get benefits that it will have to pay for
- Telling a group customer about its members' claims or cooperating in a group customer's audit of our service
- Telling your health care provider about a medical problem that you have but may not be aware of
- Giving your information to a peer review organization if you have health insurance with us
- Giving your information to someone who has a legal interest in your insurance, such as someone who lent you money and holds a lien on your policy

Generally, we will disclose only the information we consider reasonably necessary to disclose.

We may use what we know about you in order to offer you our other products and services. We may disclose this information (other than consumer reports and health information) to our affiliates so that they can offer their products and services, or ours, to you. Unless applicable law requires otherwise, we don't have to let you prevent these disclosures. Our affiliates include life, car and home insurers, securities firms, broker-dealers, a bank, a legal plans company and financial advisors. In the future, we may have affiliates in other businesses.

We may also provide information to others outside of the MetLife companies, such as marketing companies, to help us offer our products and services to you. If we have joint marketing agreements with other financial services companies, we may give them information about you so that they can offer their products and services to you. Except for joint marketing arrangements, we do not make any other disclosures of your information to other companies who want to sell their products or services to you. For example, we will not sell your name to a catalog company. And we will not disclose any consumer report or health information to other companies so that they can offer their products and services, or ours, to you.

You Can See and Correct Your Information: Generally, we will let you review what we know about you if you ask us in writing. (Because of its legal sensitivity, we will not show you anything that we learned in connection with a claim or lawsuit.) Also, if the law allows us to do so, we may decide to disclose what we know about your health only through your health care provider. If you tell us that what we know about you is incorrect, we will review it. If we agree with you, we will correct our records. If we do not agree with you, you may tell us in writing, and we will include your statement in any future disclosure of information.

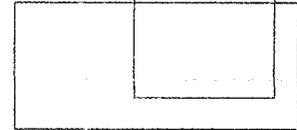
You Can Get Other Material from Us: This is a general description of our information practices. We treat your information in accordance with applicable laws. You may have other rights under the law. If you want to know more about our privacy policy, please contact us at our website, www.metlife.com, or write to us at MetLife, c/o MetLife Privacy Office, P.O. Box 2006 Aurora, Illinois 60507-2006.

MetLife[®]





CERTIFICATE OF INSURANCE



MetLife Insurance Company ("MetLife"), a stock company, certifies that You are insured for the terms described in this certificate, subject to the provisions of this certificate. This certificate is issued to You under the Group Policy and it includes the terms and provisions of the Group Policy that describe Your insurance. **PLEASE READ THIS CERTIFICATE CAREFULLY.**

This certificate is part of the Group Policy. The Group Policy is a contract between MetLife and the "Employer" and may be changed or ended without Your consent or notice to You.

Employer:	ABC Company
Group Policy Number:	Group Policy Number G00000
Type of Insurance:	Disability Income Insurance: Short Term Benefits Disability Income Insurance: Long Term Benefits
MetLife Toll-Free Number(s) For Claim Information:	Toll-free numbers based on assigned claim office.

This is a GCERT 2000 contract series sample certificate for a standard Managed Disability plan. **It is for marketing purposes only.** Certificate provisions may vary depending on provisions purchased, individual customer requests and specific state requirements. This sample certificate does not include any state variations or state requirements. Contact your MetLife Group Representative for more information.

Actual certificate contains required notices and fraudulent claim warnings.

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SCHEDULE OF BENEFITS

This schedule shows the benefits that are available under the Group Policy. You will only be insured for benefits:

- For which You become and remain eligible;
- Which You elect, if subject to election; and
- Which are in effect.

Benefit

Benefit Amount and Highlights

Disability Income Insurance For You: Short Term Benefits

Weekly Benefit

[60%] of the first [\$2,000] of Your Predisability Earnings, subject to the INCOME WHICH WILL REDUCE YOUR DISABILITY BENEFIT section

Bracketed areas vary by customer. Numbers shown represent standard plan designs depending on options purchased.

This is a sample standard STD plan design. Our STD plan options offer significant flexibility and choice.

STD benefit percentage options range from 40% to 66 2/3%.

Maximum Weekly Benefit
Minimum Weekly Benefit

[\$1,200] subject to the Overpayments and Rehabilitation Incentive subsections of this certificate

Up to \$1,200 maximum Weekly Benefit is standard; higher maximums may be available for some groups.

Elimination Period

For Injury
• [7] days of Disability

For Sickness
• [7] days of Disability

Maximum Benefit Period
Rehabilitation Incentives

[26] weeks
Yes

13 weeks or other maximum benefit periods are available.

Additional Benefits

Organ Donor Benefit

Yes

SCHEDULE OF BENEFITS (Continued)

Benefit

Benefit Amount and Highlights

Disability Income Insurance For You: Long Term Benefits

Bracketed areas vary by customer. Numbers shown represent standard plan designs depending on options purchased.

Monthly Benefit

[60%] of the first [\$10,000] of Your Predisability Earnings, subject to the INCOME WHICH WILL REDUCE YOUR DISABILITY BENEFIT section

LTD benefit percentage options range from 40% to 66 2/3%.

Maximum Monthly Benefit

[\$6,000]

Up to \$6,000 maximum Monthly Benefit is standard; higher maximums may be available for some groups.

Minimum Monthly Benefit

[\$100], subject to the Overpayments and Rehabilitation Incentive subsections of this certificate

Elimination Period

[180] days

Elimination periods of 30 days, 90 days, or other time frames are also available.

Maximum Benefit Period*

the later of:
 • Your Normal Retirement Age;
 or
 • The period shown below:

Age on Date of Your Disability	Benefit Period
Less than 60	To age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

Maximum Benefit Period using a combination of the Social Security Normal Retirement Age and a Reducing Benefit Duration is standard.

*The Maximum Benefit Period is subject to the LIMITED DISABILITY BENEFITS and DATE BENEFIT PAYMENTS END sections.

Rehabilitation Incentives Yes

SCHEDULE OF BENEFITS (Continued)

Additional Benefits

Accidental Dismemberment
and Loss of Sight

Yes

These additional benefits are optional for those employers wanting a more robust plan.

Child Education

Yes

Cost of Living Adjustment

Yes

Monthly Payment in the
Event of Your Death

Yes

Survivors may receive a monthly payment.

Single Sum Payment in
the Event of Your Death

Yes

Survivors may receive a lump-sum payment.

Benefit(s) in the Event of
Your Terminal Illness

Yes

Terminal Illness benefit is a standard feature which provides 100% income replacement if Disabled and diagnosed as terminally ill. Employer has the option to remove this benefit.

Portability

Yes

DEFINITIONS

Our definitions are clear, easy to understand, and most are located in the front of the certificate for handy reference.

As used in this certificate, the terms listed below will have the meanings set forth below. When defined terms are used in this certificate, they will appear with initial capitalization. The plural use of a term defined in the singular will share the same meaning.

Actively at Work or Active Work means that You are performing all of the usual and customary duties of Your job on a Full-Time basis. This must be done at:

- The Employer's place of business;
- An alternate place approved by the Employer; or
- A place to which the Employer's business requires You to travel.

You will be deemed to be Actively at Work during weekends or Employer approved vacations, holidays or business closures if You were Actively at Work on the last scheduled work day preceding such time off.

Appropriate Care and Treatment means medical care and treatment that is:

- Given by a Physician whose medical training and clinical specialty are appropriate for treating Your Disability;
- Consistent in type, frequency and duration of treatment with relevant guidelines of national medical research, health care coverage organizations and governmental agencies;
- Consistent with a Physician's diagnosis of Your Disability; and
- Intended to maximize Your medical and functional improvement.

The "Appropriate Care and Treatment" provision supports our managed disability philosophy. In order to maximize medical improvement and facilitate early return to work, employees must be receiving appropriate medical care.

Beneficiary means the person(s) to whom We will pay insurance as determined in accordance with the General Provisions section.

Consumer Price Index means the CPI-W, the Consumer Price Index for Urban Wage Earners and Clerical Workers published by the U.S. Department of Labor. If the CPI-W is discontinued or replaced, We reserve the right to substitute any other comparable index.

Contributory Insurance means insurance for which the Employer requires You to pay any part of the premium.

DEFINITIONS (Continued)

Disabled or Disability means that, due to Sickness or as a direct result of accidental injury: -----

- You are receiving Appropriate Care and Treatment and complying with the requirements of such treatment; and

- You are unable to earn:

- For Short Term Benefits, more than 80% of Your Predisability Earnings at Your Own Occupation

- For Long Term Benefits,

- During the Elimination Period and the next 24 months of Sickness or accidental injury, more than 80% of Your Predisability Earnings at Your Own Occupation from any employer in Your Local Economy; and

- After such period, more than 60% of Your Predisability Earnings from any employer in Your Local Economy at any gainful occupation for which You are reasonably qualified taking into account Your training, education and experience.

This is our standard definition of "Disabled" or "Disability." Our strong Disability definition focuses on the employee's ability to earn an income rather than the inability to perform specific job functions. By focusing on what employees can do versus what they can't, barriers that typically prevent employees from returning to work are minimized, abilities can be put to work sooner, and as a result, employer direct and indirect disability costs may be reduced.

For purposes of determining whether a Disability is the direct result of an accidental injury, the Disability must have occurred within 90 days of the accidental injury and resulted from such injury independent of other causes.

Long Term Benefits are based on the inability to earn more than 80% of predisability earnings or indexed predisability earnings during the Own Occupation period, and 60% thereafter. Option: 80% during the Own Occupation period and 80% thereafter.

If You are Disabled and have received a Monthly Benefit for 12 months, We will adjust Your Predisability Earnings only for the purposes of determining whether You continue to be Disabled and for calculating the Return-to-Work Incentive, if any. We will make the initial adjustment as follows:

We will add to Your Predisability Earnings an amount equal to the product of:

- Your Predisability Earnings times

- The lesser of:

- 7%; or

- The annual rate of increase in the Consumer Price Index for the prior calendar year. -----

Annually thereafter, We will add an amount to Your adjusted Predisability Earnings calculated by the method set forth above but substituting Your adjusted Predisability Earnings from the prior year for Your Predisability Earnings.

This adjustment is not a cost-of-living benefit.

Indexing is designed to keep the original predisability earnings up to date with inflation. Indexing is not the same as a Cost-of-Living Adjustment (COLA), which increases the amount of the benefit. See the ADDITIONAL LONG TERM BENEFIT section for the COLA definition.

If Your occupation requires a license, the fact that You lose Your license for any reason will not, in itself, constitute Disability.

DEFINITIONS (Continued)

Elimination Period means the period of Your Disability during which We do not pay benefits. The Elimination Period begins on the day You become Disabled and continues for the period shown in the SCHEDULE OF BENEFITS.

Full-Time means Active Work on the Employer's regular work schedule for the class of employees to which You belong. The work schedule must be at least 30 hours a week.

Local Economy means the geographic area:

- Within which You reside; and
- Which offers suitable employment opportunities within a reasonable travel distance.

By considering "local economy" we do not expect employees to move or travel an unreasonable distance in order to obtain employment.

If You move on or after the date You become Disabled, We may consider both Your former and current residence to be Your Local Economy.

Noncontributory Insurance means insurance for which the Employer does not require You to pay any part of the premium.

Normal Retirement Age means that as defined by the federal Social Security Administration on the date Your Disability starts.

Organ Transplant Procedure means the surgical removal of any one or more of Your organs for the purpose of transplanting to another person.

Organ Transplant Procedure applicable to the STD Organ Donor Benefit.

Own Occupation means the essential functions You regularly perform that provide Your primary source of earned income.

Our definition takes into account the difference between an employee's occupation and specific jobs that might be available within that occupation.

Physician means:

- A person licensed to practice medicine in the jurisdiction where such services are performed; or

- Any other person whose services, according to applicable law, must be treated as Physician's services for purposes of the Group Policy. Each such person must be licensed in the jurisdiction where the service is performed and must act within the scope of that license. Such person must also be certified and/or registered if required by such jurisdiction.

The term does not include:

- You
- Your Spouse; or
- Any member of Your immediate family including Your and/or Your Spouse's:
 - Parents;
 - Children (natural, step or adopted);
 - Siblings;
 - Grandparents; or
 - Grandchildren.

DEFINITIONS (Continued)

Employer's Retirement Plan means a plan which:

- Provides retirement benefits to employees; and
- Is funded in whole or in part by Employer contributions.

The term does not include:

- Profit-sharing plans;
- Thrift or savings plans;
- Non-qualified plans of deferred compensation;
- Plans under IRC Section 401(k) or 457;
- Individual retirement accounts (IRA);
- Tax-sheltered annuities (TSA) under IRC Section 403(b);
- Stock ownership plans; or
- Keogh (HR-10) plans.

These plans are not considered as other income and will not reduce the Disability benefit.

Predisability Earnings means gross salary or wages You were earning from the Employer as of Your last day of Active Work before Your Disability began. We calculate this amount on a monthly basis for Long Term Benefits and on a weekly basis for Short Term Benefits.

Since employers have various compensation methods, we offer several options for customized definitions of "Predisability Earnings":

- Partnerships
- S-Corporations
- Hourly employees
- Employees with irregular hours

The term does not include:

- Awards and bonuses;
- Commissions;
- Overtime pay.
- The Employer's contributions on Your behalf to any deferred compensation arrangement or pension plan; or
- Any other compensation from the Employer.

In most cases, employee pre-tax contributions to deferred compensation programs are included in predisability earnings. Predisability earnings may also include commissions, awards and bonuses, if requested.

Proof means Written evidence satisfactory to Us that a person has satisfied the conditions and requirements for any benefit described in this certificate. When a claim is made for any benefit described in this certificate, Proof must establish:

- The nature and extent of the loss or condition;
- Our obligation to pay the claim; and
- The claimant's right to receive payment.

Proof must be provided at the claimant's expense.

MetLife's Rehabilitation Programs focus on helping Disabled employees become employable once again. Our clinical specialists will partner with you, the doctor and the employee to promote an appropriate return-to-work plan. We focus on abilities, not Disabilities. MetLife's specialized services vary depending on our assessment of the employee's needs.

Rehabilitation Program means a program that has been approved by Us for the purpose of helping You return to work. It may include, but is not limited to, Your participation in one or more of the following activities:

- Return to work on a modified basis with a goal of resuming employment for which You are reasonably qualified by training, education, experience and past earnings;
- On-site job analysis;
- Job modification/accommodation;
- Training to improve job-seeking skills;
- Vocational assessment;
- Short term skills enhancement;
- Vocational training; or
- Restorative therapies to improve functional capacity to return to work.

DEFINITIONS (Continued)

Sickness means illness, disease or pregnancy, including complications of pregnancy.

Signed means any symbol or method executed or adopted by a person with the present intention to authenticate a record, which is transmitted by paper or electronic media which is acceptable to Us and consistent with applicable law.

Spouse means Your lawful spouse.

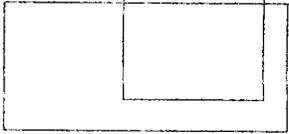
We, Us and Our means MetLife.

Written or Writing means a record which is on or transmitted by paper or electronic media which is acceptable to Us and consistent with applicable law.

You and Your means an employee who is insured under the Group Policy for the insurance described in this certificate.

ELIGIBILITY PROVISIONS:

COVERAGE FOR YOU



ELIGIBLE CLASSES

Eligibility options may vary as agreed by the employer and MetLife.

Full-time employees of the Employer, but not temporary or seasonal employees.

WHEN YOU ARE ELIGIBLE FOR INSURANCE

You may only become eligible for the insurance available for Your eligible class as shown in the SCHEDULE OF BENEFITS.

You will be eligible for insurance made available to the members of Your eligible class on the date such insurance takes effect under the Group Policy.

If You enter an eligible class after the date insurance is made available to the members of that class, You will be eligible for such insurance on the day after You complete the required Waiting Period.

Waiting Period means the period of continuous membership in an eligible class that You must wait before You become eligible for insurance. This period begins on the date You enter an eligible class and ends on the date You complete the Waiting Period that applies to such insurance.

The Waiting Periods in effect under the Group Policy are as follows:

Insurance Benefit	Waiting Period
Disability Income Insurance: Short Term Benefits	[30] days*
Disability Income Insurance: Long Term Benefits	[30] days

Employers choose their eligibility waiting period.

* If You resume Active Work within 3 months of the date Your disability income insurance under this certificate ends because You cease Active Work, You will not have to complete a new Waiting Period or provide evidence of Your insurability.

ELIGIBILITY PROVISIONS: INSURANCE FOR YOU (Continued)

ENROLLMENT PROCESS

If You are eligible for an insurance benefit, You may enroll for such benefit by completing an enrollment form. In addition, You must give evidence of Your insurability satisfactory to Us at Your expense if You are required to do so under the section entitled EVIDENCE OF INSURABILITY. If You enroll for Contributory Insurance, You must also give Written permission to deduct premiums from Your pay for such insurance.

Open enrollment periods may be offered during the policy year to enroll employees not currently covered. Evidence of insurability may be required.

DATE YOUR INSURANCE TAKES EFFECT

Rules for Noncontributory Insurance

Contributory, voluntary (employee-pay-all), and core/buy-up plans are also available.

If You complete the enrollment process for Noncontributory Insurance **before** the date You become eligible, such insurance will take effect as follows:

- If You were **not required** to give evidence of Your insurability, such insurance will take effect on the date You become eligible, if You are Actively at Work on that date; or
- If You were **required** to give evidence of Your insurability and We determine that You are insurable, such insurance will take effect on the date We state in Writing, if You are Actively at Work on that date.

If You complete the enrollment process for Noncontributory Insurance **within 31 days after** the date You become eligible, such insurance will take effect as follows:

- If You were **not required** to give evidence of Your insurability, such insurance will take effect on the date You complete the enrollment process, if You are Actively at Work on that date; or
- If You were **required** to give evidence of Your insurability and We determine that You are insurable, such insurance will take effect on the date We state in Writing, if You are Actively at Work on that date.

If You complete the enrollment process for Noncontributory Insurance **more than 31 days after** the date You become eligible, You must give evidence of Your insurability satisfactory to Us. You must give such evidence at Your expense. If We determine that You are insurable, such insurance will take effect on the date We state in Writing, if You are Actively at Work on that date.

If You are not Actively at Work on the date insurance would otherwise take effect, insurance will take effect on the day You resume Active Work.

Rules for Contributory Insurance

Contributory Insurance will take effect in accordance with the rules stated above for Noncontributory Insurance.

See the DEFINITIONS section of this certificate for a complete list of Contributory Insurance benefits.

ELIGIBILITY PROVISIONS: INSURANCE FOR YOU (Continued)

CHANGES IN YOUR INSURANCE

If a change results in a decrease of Your insurance, the decrease will take effect on the date of the change.

Plans that provide multiple options for employees may have special limitations to help control adverse selection.

If a change results in an increase in Your insurance and You **are required** to give evidence of Your insurability satisfactory to Us for such increase as stated in the section entitled EVIDENCE OF INSURABILITY, You must give Us such evidence at Your expense. If We approve the increase, it will take effect on the date We state in Writing, if You are Actively at Work in an eligible class on such date. If You are not Actively at Work in an eligible class on such date, the increase will take effect on the date You resume such work.

If a change results in an increase of Your insurance and You **are not required** to give evidence of Your insurability satisfactory to Us for such increase, You must be Actively at Work in an eligible class on the date the increase is to take effect. If You are not Actively at Work in an eligible class on such date, the increase will take effect on the date You resume such work.

Changes in Your Disability Income Insurance will only apply to Disabilities commencing on or after the date of the change.

DATE YOUR INSURANCE ENDS

Your insurance will end on the earliest of:

1. The date the Group Policy ends;
2. The date insurance ends for Your class;
3. The end of the period for which the last premium has been paid for You;
4. The date You cease to be in an eligible class for Disability Income Insurance, You will cease to be in an eligible class on the date You cease Active Work in an eligible class, if You are not Disabled on such date; or
5. The date Your employment ends.

In certain cases insurance may be continued as stated in the section entitled CONTINUATION OF INSURANCE WITH PREMIUM PAYMENT.

SPECIAL RULES FOR GROUPS PREVIOUSLY INSURED UNDER A PLAN OF DISABILITY INCOME INSURANCE

To prevent a loss of insurance because of a change in insurance carriers, the following rules will apply if the Disability Income Insurance described in this certificate replaces a plan of group disability income insurance provided to You by the Employer:

Employees will not lose coverage solely due to a change in carriers.

Prior Plan means the plan of group disability income insurance provided to You by the Employer through another carrier on the day before the Replacement Date.

Replacement Date means the effective date of the Disability Income Insurance under the Group Policy.

Rules for When Insurance Takes Effect if You Were Insured under the Prior Plan on the Day before the Replacement Date:

- **If You Are Actively at Work on the Day before the Replacement Date**, You will become insured for Disability Income Insurance under this certificate on the Replacement Date.
- **If You Are Not Actively at Work on the Day before the Replacement Date**, You will become insured for Disability Income Insurance under this certificate on the date You return to Active Work.

Rules for When Insurance Takes Effect if You Were Not Insured under the Prior Plan on the Day before the Replacement Date:

- You will be eligible for Disability Income Insurance under this certificate when You meet the eligibility requirements for such insurance as described in ELIGIBILITY PROVISIONS: INSURANCE FOR YOU; and
- We will credit any time You accumulated under the Prior Plan toward the eligibility waiting period under the Prior Plan to the satisfaction of the eligibility waiting period required to be met under this certificate.

SPECIAL RULES FOR GROUPS PREVIOUSLY INSURED UNDER A PLAN OF DISABILITY INCOME INSURANCE (Continued)

Rules for Pre-existing Conditions

In determining whether a Disability is due to a Pre-existing Condition, We will credit You for any time You were insured under the Prior Plan. If Your Disability is due to a Pre-existing Condition as described in this certificate, but would not have been due to a Pre-existing condition under the Prior Plan, We will pay a benefit equal to the lesser of:

- The benefit amount under this certificate; or
- The disability income insurance benefit that would have been payable to You under the Prior Plan.

If Your Disability would have been due to a Pre-existing Condition under the Prior Plan, it will be treated as having been caused by a Pre-existing Condition under this certificate.

Rules for Temporary Recovery from a Disability under the Prior Plan

We will waive the Elimination Period that would otherwise apply to a Disability under this certificate if You:

- Received benefits for a disability that began under the Prior Plan ("Prior Plan's disability");
- Returned to work as an active full-time employee prior to the Replacement Date;
- Become Disabled, as defined in this certificate, after the Replacement Date and within 90 days of Your return to work due to a sickness or accidental injury that is the same as or related to the Prior Plan's disability;
- Are no longer entitled to benefit payments for the Prior Plan's disability since You are no longer insured under such Plan; and
- Would have been entitled to benefit payments with no further elimination period under the Prior Plan, had it remained in force.

CONTINUATION OF INSURANCE WITH PREMIUM PAYMENT

FOR FAMILY AND MEDICAL LEAVE

Certain leaves of absence may qualify under the Family and Medical Leave Act of 1993 (FMLA) for continuation of insurance. Please contact the Policyholder for information regarding the FMLA.

Coverage can continue during some approved leaves of absence, including those under the Family and Medical Leave Act (FMLA) of 1993.

AT YOUR OPTION: PORTABILITY

For purposes of this subsection the term "Portability Eligible Disability Income Insurance" refers to Disability Income Insurance: Long Term Benefits.

You may request in Writing during the Request Period specified below to continue Your Portability Eligible Disability Income Insurance under another group policy issued by MetLife if such insurance ends because You cease to be in an eligible class or Your employment ends.

Employees can continue coverage upon termination of the employer's plan. Plan design and provisions will differ if the employee elects to convert.

If You make a request under this subsection, evidence of Your insurability will not be required. We will issue a new certificate of insurance that will explain Your new insurance benefits. Your insurance benefits under the new certificate may not be the same as those that ended under the Group Policy.

A request under this subsection may be made, if, on the date of Your request, the following requirements are met:

- The Group Policy is in effect;
- We have not received notice from the Policyholder of its intent to end the Group Policy;
- You reside in a jurisdiction that permits portability;
- You have been insured for at least **12** months prior to the date that Your employment ends;
- Your employment did not end as a result of Your retirement;
- You are not Disabled; and
- You have not become insured under any other disability insurance plan within 31 days after the date Your Portability Eligible Disability Income Insurance ends under the Group Policy.

Request Period

To continue Your Portability Eligible Disability Income Insurance under a different group policy, We must receive a completed request form from You within 31 days after the date such insurance ends under this certificate.

Your new certificate will take effect on the day after Your Portability Eligible Disability Income Insurance ends under this Certificate.

Premiums for the New Certificate

When You request to continue Portability Eligible Disability Income Insurance under this subsection, the first premium must be paid within 31 days after Your insurance ends under this certificate. All premiums must be paid directly to Us. When We issue the new certificate, We will also provide You with a schedule of premiums and payment instructions.

CONTINUATION OF INSURANCE WITH PREMIUM PAYMENT (Continued)

POLICYHOLDER'S OPTION

Disability Income Insurance

The Policyholder has elected to continue Disability Income Insurance by paying premiums for its employees who are not Disabled and cease Active Work in an eligible class for any of the reasons listed below. This election applies to employees as specified in the section entitled ELIGIBILITY PROVISIONS: INSURANCE FOR YOU.

The customer can continue coverage for its employees who are not Disabled and cease Active Work.

Disability Income Insurance will continue for the following periods:

1. For the period You cease Active Work in an eligible class due to injury or Sickness, up to **3 months**;
2. For the period You cease Active Work in an eligible class due to a Policyholder approved leave of absence, up to **1 month**.

At the end of any of the continuation periods listed above, Your insurance will be affected as follows:

- If You resume Active Work in an eligible class at this time, You will continue to be insured under the Group Policy;
- If You do not resume Active Work in an eligible class at this time, Your employment will be considered to end and Your insurance will end in accordance with the Date Your Insurance Ends subsection of the section entitled ELIGIBILITY PROVISIONS: INSURANCE FOR YOU.

EVIDENCE OF INSURABILITY

We require evidence of insurability satisfactory to Us if You complete the enrollment process for Contributory Insurance more than 31 days after the date You become eligible.

DISABILITY INCOME INSURANCE: SHORT TERM BENEFITS

If You become Disabled while insured, Proof of Disability must be sent to Us. When We receive such Proof, We will review the claim. If We approve the claim, We will pay the Weekly Benefit up to the Maximum Benefit Period shown in the SCHEDULE OF BENEFITS, subject to the DATE BENEFIT PAYMENTS END section.

To verify that You continue to be Disabled without interruption after Our initial approval of the Disability claim, We may periodically request that You send Us Proof that You continue to be Disabled. Such Proof may include physical exams, exams by independent medical examiners, in-home interviews, or functional capacity exams, as needed.

While You are Disabled, the Weekly Benefits described in this certificate will not be affected if:

- Your insurance ends; or
- The Group Policy is amended to change the plan of benefits for Your class.

BENEFIT PAYMENT

MetLife research indicates that key drivers of employee satisfaction are treating claimants fairly, communicating often, and making timely decisions on their claims. We have built our claims process around these key drivers in order to produce the best results for our customers and their Disabled employees. We remain focused and committed to making fair and appropriate claim decisions—doing what's right for our claimants and customers, and delivering timely, responsive service.

The first benefit payment is made within one week following the completion of the Elimination Period, provided the necessary documentation has been received and the claim has been approved.

If We approve Your claim, benefits will begin to accrue on the day after the day You complete Your Elimination Period. We will pay the first Weekly Benefit one week after the date benefits begin to accrue. We will make subsequent payments weekly thereafter so long as You remain Disabled. Payment will be based on the number of days You are Disabled during each week. For any partial week of Disability, payment will be made at a daily rate of 1/7th of the Weekly Benefit payable.

We will not pay benefits during any period for which You are eligible to receive employer paid sick leave or salary continuance.

We will pay Weekly Benefits to You. If You die, We will pay the amount of any due and unpaid benefits as described in the GENERAL PROVISIONS subsection entitled Disability Income Benefit Payments: Who We Will Pay.

While You are receiving Weekly Benefits, You will be required to continue to pay for the cost of any disability income insurance defined as Contributory Insurance.

During STD, premium payments are required while Disabled.

RECOVERY FROM A DISABILITY

For purposes of this subsection, the term Active Work only includes those days You actually work.

The provisions of this subsection will not apply if Your insurance has ended and You are eligible for coverage under another group short term disability plan.

If You Return to Active Work Before Completing Your Elimination Period

If You return to Active Work before completing Your Elimination Period and then become Disabled, You will have to complete a new Elimination Period.

If You Return to Active Work After Completing Your Elimination Period

DISABILITY INCOME INSURANCE:

SHORT TERM BENEFITS (Continued)

If You return to Active Work for a period of 90 days or less, and then become Disabled again due to the same or related Sickness or accidental injury, We will not require You to complete a new Elimination Period. For the purpose of determining Your benefits, We will consider such Disability to be a part of the original Disability and will use the same Predisability Earnings and apply the same terms, provisions and conditions that were used for the original Disability.

REHABILITATION INCENTIVES

Rehabilitation Program Incentive

If You participate in a Rehabilitation Program, We will increase Your Weekly Benefit by an amount equal to **10%** of the Weekly Benefit. We will do so before We reduce Your Weekly Benefit by any Other Income.

Effective rehabilitation controls plan costs while helping employees return to productive employment. Participating in a Rehabilitation Program may mean returning to work full-time or part-time or participating in vocational training or physical therapy. Developing the Rehabilitation Program is a team effort and involves the employee, employer, physician(s) and MetLife return-to-work professionals.

Rehabilitation Program Incentive: 10% increase in the Weekly Benefit if participating in an approved Rehabilitation Program. For example, an employee eligible for a Weekly Benefit of \$350 would be eligible for an additional \$35 or for a total of \$385.

Work Incentive

If You work while You are Disabled and receiving Weekly Benefits, Your Weekly Benefit will be adjusted as follows:

- Your Weekly Benefit will be increased by Your Rehabilitation Program Incentive, if any; and
- Reduced by Other Income as defined in the **DISABILITY INCOME INSURANCE: INCOME WHICH WILL REDUCE YOUR DISABILITY BENEFIT** section.

Your Weekly Benefit as adjusted above will not be reduced by the amount You earn from working, except to the extent that such adjusted Weekly Benefit plus the amount You earn from working and the income You receive from Other Income exceeds **100%** of Your Predisability Earnings as calculated in the definition of Disability.

Work Incentive: While Disabled and receiving a Weekly Benefit, employees may receive up to 100% of predisability weekly earnings, including Family Care Expense reimbursement, Rehabilitation Incentive, return-to-work earnings, and other income benefits.

In addition, the Minimum Weekly Benefit will not apply.

Family Care Incentive

If You work or participate in a Rehabilitation Program while You are Disabled, We will reimburse You for up to **\$100** for weekly expenses You incur for each family member to provide:

- Care for Your or Your Spouse's child, legally adopted child, or child for whom You or Your Spouse are legal guardian and who is:
 - Living with You as part of Your household;
 - Dependent on You for support; and
 - Under age 13.

The child care must be provided by a licensed child care provider who may not be a member of Your immediate family or living in Your residence.

- Care for Your family member who is:
 - Living with You as part of Your household;
 - Chiefly dependent on You for support; and
 - Incapable of independent living, regardless of age, due to mental or physical handicap as defined by applicable law.

Care to Your family member may not be provided by a member of Your immediate family.

DISABILITY INCOME INSURANCE: SHORT TERM BENEFITS (Continued)

REHABILITATION INCENTIVES (Continued)

We will make reimbursement payments to You on a weekly basis starting with the **4th** Weekly Benefit payment. Payments will not be made beyond the Maximum Benefit Period. We will not reimburse You for any expenses for which You are eligible for payment from any other source. You must send Proof that You have incurred such expenses.

Family Care Incentive: After 4 Weekly Benefit payments, reimbursement for Eligible Family Care Expenses helps remove these expenses as a disincentive to return to work.

Moving Expense Incentive

If You participate in a Rehabilitation Program while You are Disabled, We may reimburse You for expenses You incur in order to move to a new residence recommended as part of such Rehabilitation Program. Such expenses must be approved by Us in advance.

You must send Proof that You have incurred such expenses for moving.

We will not reimburse You for such expenses if they were incurred for services provided by a member of Your immediate family or someone who is living in Your residence.

Reimbursement is provided for expenses associated with moving to a new residence if recommended as part of the Rehabilitation Program.

DISABILITY INCOME INSURANCE: LONG TERM BENEFITS

If You become Disabled while insured, Proof of Disability must be sent to Us. When We receive such Proof, We will review the claim. If We approve the claim, We will pay the Monthly Benefit up to the Maximum Benefit Period shown in the SCHEDULE OF BENEFITS, subject to THE DATE BENEFIT PAYMENTS END section.

To verify that You continue to be Disabled without interruption after Our initial approval, We may periodically request that You send Us Proof that You continue to be Disabled. Such Proof may include physical exams, exams by independent medical examiners, in-home interviews or functional capacity exams, as needed.

While You are Disabled, the Monthly Benefit described in this certificate will not be affected if:

- Your insurance ends; or
- The Group Policy is amended to change the plan of benefits for Your class.

DISABILITY INCOME INSURANCE: LONG TERM BENEFITS (Continued)

BENEFIT PAYMENT

If We approve Your claim, benefits will begin to accrue on the day after the day You complete Your Elimination Period. We will pay the first Monthly Benefit one month after the date benefits begin to accrue. We will make subsequent payments monthly thereafter so long as You remain Disabled. Payment will be based on the number of days You are Disabled during each month and will be pro-rated for any partial month of Disability.

We will not pay benefits during any period for which You are eligible to receive employer paid sick leave or salary continuance.

We will pay Monthly Benefits to You. If You die, We will pay the amount of any due and unpaid benefits as described in the GENERAL PROVISIONS subsection entitled Disability Income Benefit Payments: Who We Will Pay.

While You are receiving Monthly Benefits, You will not be required to pay premiums for the cost of any disability income insurance defined as Contributory Insurance.

MetLife research indicates that key drivers of employee satisfaction are treating claimants fairly, communicating often, and making timely decisions on their claims. We have built our claims process around these key drivers in order to produce the best results for our customers and their Disabled employees. We remain focused and committed to making fair and appropriate claim decisions—doing what's right for our claimants and customers, and delivering timely, responsive service.

The first benefit payment is made one month after the completion of the Elimination Period, provided all the necessary documentation has been received and the claim has been approved.

Waiver of Premium: Premium payments for Disabled employees are waived while benefits are payable.

RECOVERY FROM A DISABILITY

If You return to Active Work, We will consider You to have recovered from Your Disability.

The provisions of this subsection will not apply if Your insurance has ended and You are eligible for coverage under another group long term disability plan.

If You Return to Active Work Before Completing Your Elimination Period

If You return to Active Work before completing Your Elimination Period for a period of 30 days or less, and then become Disabled again due to the same or related Sickness or accidental injury, We will not require You to complete a new Elimination Period. We will count those days towards the completion of Your Elimination Period.

Employees may satisfy the Elimination Period with days of partial or total Disability, commonly called "zero-day residual."

While Disabled, days worked count toward the Elimination Period. For 90- or 180-day Elimination Periods, up to 30 days return to work allowed without needing to satisfy a new Elimination Period (14 days for 60-day Elimination Period; 10 days for 30-day Elimination Period).

If You return to Active Work for a period of more than 30 days, and then become Disabled again, You will have to complete a new Elimination Period.

For purposes of this provision, the term Active Work only includes those days You actually work.

DISABILITY INCOME INSURANCE: LONG TERM BENEFITS (Continued)

RECOVERY FROM A DISABILITY (Continued)

If You Return to Active Work After Completing Your Elimination Period

If You return to Active Work after completing Your Elimination Period for a period of **180** days or less, and then become Disabled again due to the same or related Sickness or accidental injury, We will not require You to complete a new Elimination Period. For the purpose of determining Your benefits, We will consider such Disability to be a part of the original Disability and will use the same Predisability Earnings and apply the same terms, provisions and conditions that were used for the original Disability.

If the employee returns to work for less than six months and becomes Disabled again due to the same or related cause, a new Elimination Period is not required.

If You return to Active Work for a period of more than **180** days, and then become Disabled again, You will have to complete a new Elimination Period.

For purposes of this provision, the term Active Work includes all of the continuous days which follow Your return to work for which You are not Disabled.

REHABILITATION INCENTIVES

Rehabilitation Program Incentive

If You participate in a Rehabilitation Program, We will increase Your Monthly Benefit by an amount equal to **10%** of the Monthly Benefit. We will do so before We reduce Your Monthly Benefit by any Other Income.

Effective rehabilitation controls plan costs while helping employees return to productive employment. Participating in a Rehabilitation Program may mean returning to work full-time or part-time or participating in vocational training or physical therapy. Developing the Rehabilitation Program is a team effort and involves the employee, employer, physician(s) and MetLife return-to-work professionals.

Rehabilitation Program Incentive: 10% increase in the Monthly Benefit if participating in an approved Rehabilitation Program. For example, an employee eligible for a Monthly Benefit of \$1,800 would be eligible for an additional \$180 or for a total of \$1,980.

Work Incentive

Work Incentive: While Disabled and receiving a Monthly Benefit, employees may receive up to 100% of indexed predisability monthly earnings, including Family Care Expense reimbursement, Rehabilitation Incentive, return-to-work earnings, and other income benefits.

While You are Disabled, We encourage You to work. If You work while You are Disabled and receiving Monthly Benefits, Your Monthly Benefit will be adjusted as follows:

- Your Monthly Benefit will be increased by Your Rehabilitation Program, if any; and
- Reduced by Other Income as defined in the DISABILITY INCOME INSURANCE: INCOME WHICH WILL REDUCE YOUR DISABILITY BENEFIT section.

Your Monthly Benefit as adjusted above will not be reduced by the amount You earn from working, except to the extent that such adjusted Monthly Benefit plus the amount You earn from working and the income You receive from Other Income exceeds **100%** of Your Predisability Earnings as calculated in the definition of Disability.

INCOME INSURANCE: BENEFITS (Continued)

BENEFITS (Continued)

Maximum Monthly Benefit will not apply.

Reduction

During the 24 months following Your Elimination Period, Your Monthly Benefit by 50% of the amount You are earning while working while Disabled.

After the initial period of Disability, benefits are reduced by 50% of return-to-work earnings.

Family Care Incentive

If You mark or participate in a Rehabilitation Program while You are Disabled, We will reimburse You up to \$400 for monthly expenses You incur for each family member to provide:

Care for Your or Your Spouse's child, legally adopted child, or child for whom You or Your Spouse are legal guardian and who is:

- Living with You as part of Your household;
- Dependent on You for support; and
- Under age 13.

Family Care Incentive: During the first 24 months of benefit payments, reimbursement of up to \$400/month per family member is provided for eligible Family Care Expenses to help remove these expenses as a disincentive to return to work.

The child care must be provided by a licensed child care provider who may not be a member of Your immediate family or living in Your residence.

• Care for Your family member who is:

- Living with You as part of Your household;
- Chiefly dependent on You for support; and
- Incapable of independent living, regardless of age, due to mental or physical handicap as defined by applicable law.

Care to Your family member may not be provided by a member of Your immediate family.

We will make reimbursement payments to You on a monthly basis starting with the 1st Monthly Benefit payment until You have received 24 Monthly Benefit Payments. Payments will not be made beyond the Maximum Benefit Period. We will not reimburse You for any expenses for which You are eligible for payment from any other source. You must send Proof that You have incurred such expenses.

Moving Expense Incentive

If You participate in a Rehabilitation Program while You are Disabled, We may reimburse You for expenses You incur in order to move to a new residence recommended as part of such Rehabilitation Program. Such expenses must be approved by Us in advance.

Reimbursement is provided for expenses associated with moving to a new residence if recommended as part of the Rehabilitation Program.

You must send Proof that You have incurred such expenses for moving.

We will not reimburse You for such expenses if they were incurred for services provided by a member of Your immediate family or someone who is living in Your residence.

DISABILITY INCOME INSURANCE: INCOME WHICH WILL REDUCE YOUR DISABILITY BENEFIT

We will reduce Your Disability benefit by the amount of all Other Income. Other Income includes the following:

1. Any disability or retirement benefits which You, Your Spouse or child(ren) receive or are eligible to receive because of Your disability or retirement under:

- Federal Social Security Act;
- Railroad Retirement Act;
- Any state or public employee retirement or disability plan; or
- Any pension or disability plan of any other nation or political subdivision thereof;

Various integration methods are available, including "Direct Primary & Family," "Direct Primary Only," "All Sources," and "Back Door."

STD plans with greater than 26-week benefit durations are subject to the Social Security offset.

2. Any income received for disability or retirement under the Employer's Retirement Plan, to the extent that it can be attributed to the Employer's contributions;

Early retirement benefits are an offset only if the employee has voluntarily elected to receive these before normal retirement age.

Employee-paid portion of retirement benefits will not be considered an offset.

3. Any income received for disability under:

- A group insurance policy to which the Employer has made a contribution, such as:
 - Benefits for loss of time from work due to disability; and
 - Installment payments for permanent total disability.

An accelerated death benefit that an employee may elect under a group life insurance policy is not considered an offset.

- A no-fault auto law for loss of income, excluding supplemental disability benefits;
 - A government compulsory benefit plan or program which provides payment for loss of time from Your job due to Your disability, whether such payment is made directly by the plan or program, or through a third party;
 - A self-funded plan, or other arrangement if the Employer contributes toward it or makes payroll deductions for it;
 - Any sick pay, vacation pay or other salary continuation that the Employer pays to You;
 - Workers' Compensation or a similar law which provides periodic benefits;
 - Occupational disease laws;
 - Laws providing for maritime maintenance and cure; and/or
 - Unemployment insurance law or program;
4. Recovery amounts that You receive for loss of income as a result of claims against a third party by judgement, settlement or otherwise, including future earnings.

DISABILITY INCOME INSURANCE:

INCOME WHICH WILL REDUCE YOUR DISABILITY BENEFIT (continued)

REDUCING YOUR DISABILITY BENEFIT BY THE ESTIMATED AMOUNT OF YOUR SOCIAL SECURITY BENEFITS

There is a reasonable basis for You to apply for benefits under the Federal Social Security Act, We expect You to apply for them. To apply for Social Security benefits means to pursue such benefits until You receive approval from the Social Security Administration, or a notice of denial of benefits from an administrative law judge. -----

We will reduce the amount of Your Disability benefit by the amount of Social Security benefits We estimate that You, Your Spouse or child(ren) are eligible to receive because of Your Disability or retirement. We will start to do this after You have received 24 months of Disability benefit payments, unless We have received:

MetLife Social Security Specialists provide assistance in obtaining Social Security Disability Benefits. Social Security Disability Benefits reduce the cost of disability to employers and provide employees with valuable income replacement. Generally, the plan pays unreduced benefits when the employee is actively pursuing the Social Security benefits. A signed Reimbursement Agreement must be on file.

Approval of Your claim for Social Security benefits; or
A notice of denial of such benefits indicating that all levels of appeal have been exhausted.

However, within 6 months following the date You became Disabled, You must:

- Send Us Proof that You have applied for Social Security benefits;
- Sign a reimbursement agreement in which You agree to repay Us for any overpayments We may make to You under this insurance; and
- Sign a release that authorizes the Social Security Administration to provide information directly to Us concerning Your Social Security benefits eligibility.

If You do not satisfy the above requirements, We will reduce Your Disability benefits by such estimated Social Security benefits starting with the first Disability benefit payment coincident with the date You were eligible to receive Social Security benefits.

In either case, when You do receive approval or final denial of Your claim for Social Security benefits as described above, You must notify Us immediately. We will adjust the amount of Your Disability benefit. You must promptly repay Us for any overpayment.

SINGLE SUM PAYMENT

If You receive Other Income in the form of a single sum payment, You must, within 10 days after receipt of such payment, give Written Proof satisfactory to Us of:

- The amount of the single sum payment;
- The amount to be attributed to income replacement; and
- The time period for which the payment applies.

Single sum payments will not offset the entire Monthly Benefit if we receive proof of the breakdown of the amount attributable to lost income and the time period applicable.

When We receive such Proof, We will adjust the amount of Your Disability benefit.-----

If We do not receive the Written Proof described above, and We know the amount of the single sum payment, We may reduce Your Disability benefit by an amount equal to such benefit until the single sum has been exhausted. If We adjust the amount of Your Disability benefit due to a single sum payment, the amount of the adjustment will not result in a benefit amount less than the minimum amount, except in the case of an Overpayment.

If You receive Other Income in the form of a single sum payment and We do not receive the Written Proof described above within 10 days after You receive the single sum payment, We will adjust the amount of Your Disability Benefit by the amount of such payment.

DISABILITY INCOME INSURANCE: INCOME WHICH WILL NOT REDUCE YOUR DISABILITY BENEFIT

We will not reduce Your Disability benefit to less than the Minimum Benefit shown in the SCHEDULE OF BENEFITS, or by:

- Cost of living adjustments that are paid under any of the above sources of Other Income;

Future benefit payments are not affected by cost-of-living adjustments from other income sources, e.g., Social Security increases.

- Reasonable attorney fees included in any award or settlement. If the attorney fees are incurred because of Your successful pursuit of Social Security disability benefits, such fees are limited to those approved by the Social Security Administration;

Reasonable attorney fees are carved out of any award or settlement.

- Group credit insurance;
- Mortgage disability insurance benefits;
- Early retirement benefits that have not been voluntarily taken by You;

Veteran's benefits and individual disability income insurance policies are not offset.

- Veteran's benefits;
- Individual disability income insurance policies;
- Benefits received from an accelerated death benefit payment; or
- Amounts rolled over to a tax-qualified plan unless subsequently received by You while You are receiving benefit payments.

DISABILITY INCOME INSURANCE: DATE BENEFIT PAYMENTS END

Your Disability benefit payments will end on the earliest of:

- The end of the Maximum Benefit Period;
- The date benefits end as specified in the section entitled LIMITED DISABILITY BENEFITS;
- The date You are no longer Disabled;
- The date You die except for benefits paid under sections entitled ADDITIONAL LONG TERM BENEFIT: MONTHLY PAYMENT IN THE EVENT OF YOUR DEATH, ADDITIONAL LONG TERM BENEFIT: SINGLE SUM PAYMENT IN THE EVENT OF YOUR DEATH and ADDITIONAL LONG TERM BENEFIT: BENEFIT(S) IN THE EVENT OF YOUR TERMINAL ILLNESS;
- The date You cease or refuse to participate in a Rehabilitation Program that We require;

If the current employer or another employer is willing to make an accommodation in accordance with the Rehabilitation Program recommended by MetLife and the employee refuses to participate in that Program or fails to participate in that Program as agreed, benefits will end. The Rehabilitation Program approved by MetLife for purposes of mandatory rehabilitation is based on the employee's medical status as determined in consultation with his/her attending physician and is consistent with this certificate's Definition of Disability.

- The date You fail to have a medical exam requested by Us as described in the Physical Exams subsection of the GENERAL PROVISIONS section;
- The date You fail to provide required Proof of continuing Disability.

While You are Disabled, the benefits described in this certificate will not be affected if:

- Your insurance ends; or
- The Group Policy is amended to change the plan of benefits for Your class.

DISABILITY INCOME INSURANCE: ADDITIONAL SHORT TERM BENEFIT: ORGAN DONOR

If You become Disabled as a result of an Organ Transplant Procedure while insured, Proof of the Disability must be sent to Us. When We receive such Proof, We will review the claim. If We approve the claim, We will pay the Organ Donor benefit shown below.

If We pay this benefit, You will not have to complete an Elimination Period and You will not be subject to the PRE-EXISTING CONDITIONS section for purposes of such organ transplant procedure.

BENEFIT AMOUNT

We will increase Your Weekly Benefit by an additional amount equal to **10%** of Your Weekly Benefit. This increase will be applied to the first Weekly Benefit payment and continue while You remain Disabled, up to the Maximum Benefit Period.

10% increase in the Weekly Benefit if Disability is a result of an Organ Transplant Procedure.

DISABILITY INCOME INSURANCE: ADDITIONAL LONG TERM BENEFIT: ACCIDENTAL DISMEMBERMENT AND LOSS OF SIGHT

If You sustain an accidental injury while insured, and the injury is the Direct and Sole Cause of a Covered Loss, Proof of the accidental injury and Covered Loss must be sent to Us. When We receive such Proof, We will review the claim. If We approve the claim, We will pay the Accidental Dismemberment and Loss of Sight benefit.

You will not have to complete an Elimination Period to receive this benefit.

We will pay this benefit in addition to any Disability benefit payments You may be receiving under this certificate.

Optional Plan Feature: Benefits for Disability due to accidental dismemberment and loss of sight are available, even if the employee is not Disabled under the plan definition.

Covered Loss means:

- For loss of a hand or foot, complete and permanent severance at or above the wrist or ankle joint;
- For loss of sight, the permanent and uncorrectable loss of sight in the eye. Visual acuity must be 20/200 or worse in the eye or the field of vision must be less than 20 degrees; or
- For loss of thumb and index finger of same hand, the thumb and index finger are permanently severed through or above the third joint from the tip of the index finger and the second joint from the tip of the thumb.

Direct and Sole Cause means that the Covered Loss occurs within 100 days of the date of the accidental injury and was a direct result of the accidental injury, independent of other causes.

BENEFIT AMOUNT

We will pay a benefit amount equal to the Monthly Benefit shown in the SCHEDULE OF BENEFITS.

BENEFIT PAYMENT

We will pay this benefit monthly for the number of months shown below.

Covered Loss	Number of Monthly Benefit Payments
Sight in Both Eyes	46
Both Hands	46
Both Feet	46
One Hand and One Foot	46
One Hand and Sight of One Eye	46
One Foot and Sight of One Eye	46
One Hand or One Foot	23
Sight of One Eye	15
Thumb and Index Finger of Either Hand	12

We will limit the number of benefit payments for all Covered Losses suffered as a result of any one accidental injury to the Covered Loss that provides for the greatest number of benefit payments listed in the above table.

We will begin to make payments one month after We receive Proof of the accidental injury and Covered Loss.

DISABILITY INCOME INSURANCE: ADDITIONAL LONG TERM BENEFIT: ACCIDENTAL DISMEMBERMENT AND LOSS OF SIGHT (Continued)

BENEFIT PAYMENT (Continued)

We will pay this benefit to You if You are living. We will make any benefit payment due upon Your death as described in the GENERAL PROVISIONS subsection entitled Benefit Payments for Disability Income Insurance.

DISABILITY INCOME INSURANCE: ADDITIONAL LONG TERM BENEFIT: CHILD EDUCATION

If You are receiving a Monthly Benefit under this certificate, You may be eligible for the Child Education Benefit.

BENEFIT AMOUNT

We will pay **\$100** each month for each child who qualifies for this benefit.

Optional Plan Feature: While benefits are payable, an additional \$100 per month per eligible student is paid to the employee.

BENEFIT PAYMENT

In addition to any other Disability benefit You may be receiving under this certificate, We will pay this benefit to You on a monthly basis beginning on the first of the month following the date a child becomes an Eligible Student.

Eligible Student means Your dependent child who is:

- Unmarried;
- Under the age of 23; and
- Enrolled as a Full-time Student in an accredited college, university or vocational school above the 12th grade level.

Full-time Student means one who takes a full course load as defined by such school.

This benefit will end for each child on the earliest of:

- The date Your Monthly Benefit payments under this certificate end;
- The date the certificate ends; or
- The earlier of the date on which:
 - The child is no longer an Eligible Student; or
 - You have received 48 monthly payments under this Child Education benefit for that child.

DISABILITY INCOME INSURANCE: ADDITIONAL LONG TERM BENEFIT: PENSION CONTRIBUTION

If You are receiving a Monthly Benefit under this certificate, We will pay the Pension Contribution Benefit.

Optional Plan Feature: Employers should consult with a tax advisor to verify this benefit will not impact the tax-qualified status of their pension plan.

BENEFIT AMOUNT

The amount We pay will be determined by using the same calculation used by the Employer to determine its contribution on Your behalf into the Employer's pension plan each month, except that We will use:

- Your Predisability Earnings for the earnings/compensation factor; and
- The period You have been Disabled and receiving a Monthly Benefit under this certificate for any years of service factor that may be used.

BENEFIT PAYMENT

We will pay this benefit on Your behalf to Your account under the Employer's pension plan for each month that You receive a Monthly Benefit under this certificate.

We will not pay this benefit beyond the date on which You begin to receive benefits under the Employer's pension plan.

DISABILITY INCOME INSURANCE: ADDITIONAL LONG TERM BENEFIT: COST-OF- LIVING ADJUSTMENT

If You have been receiving Monthly Benefits under this certificate, We will adjust Your benefit amount on the date the 13th Monthly Benefit is payable. As limited by the Maximum Benefit Period, further adjustments will take effect on each anniversary of the first adjustment. The total number of adjustments may not exceed 5.

Optional Plan Feature: Cost-of-Living Adjustment (COLA) increases the monthly benefit for 5 years, 10 years or to the end of the maximum benefit duration. To reduce the cost of this option, employers may choose to delay the first increase for 5 years. Various options are available.

The adjustments do not apply to amounts We pay under this certificate for Rehabilitation Incentives or any Additional Benefits shown in the SCHEDULE OF BENEFITS.

BENEFIT AMOUNT

To calculate Your cost of living adjustment, We will multiply the amount of Your Monthly Benefit for the month prior to the date the cost of living adjustment is to take effect by 3%. We will add this amount to each subsequent Monthly Benefit payment.

DISABILITY INCOME INSURANCE:

ADDITIONAL LONG TERM BENEFIT: MONTHLY PAYMENT IN THE EVENT OF YOUR DEATH

If You die while You are Disabled and You were entitled to receive Monthly Benefits under this certificate, Proof of Your death must be sent to Us. When We receive such Proof, We will pay the additional monthly benefit described in this section.

BENEFIT AMOUNT

The additional monthly benefit will be equal to **66 2/3%** of the lesser of:

- The Monthly Benefit You receive for the calendar month immediately preceding Your death;
- The Monthly Benefit You receive for the calendar month immediately preceding Your Terminal Illness if Your Monthly Benefit amount was increased due to Your Terminal Illness; or
- The Monthly Benefit You were entitled to receive for the month You die, if You die during the first month that Monthly Benefits are payable.

We will reduce the benefit amount by any overpayment We are entitled to recover.

BENEFIT PAYMENT

We will pay this additional benefit monthly for a period of **24** month(s). Payments will begin one month after the date of the last Monthly Benefit payment before Your death. -----

Optional Plan Feature: Additional benefits paid over a period of time to an employee's eligible survivors if the employee dies while eligible to receive Disability benefits.

Benefit payments will be made as described in the GENERAL PROVISIONS subsection entitled Benefit Payments for Disability Income Insurance.

This benefit will not be paid if You elect to receive monthly payments under the Monthly Payment in the Event of Your Terminal Illness subsection of the section entitled ADDITIONAL LONG TERM DISABILITY BENEFIT: BENEFIT(S) IN THE EVENT OF YOUR TERMINAL ILLNESS.

DISABILITY INCOME INSURANCE:

ADDITIONAL LONG TERM BENEFIT: SINGLE SUM PAYMENT IN THE EVENT OF YOUR DEATH

If You die while You are Disabled and You were entitled to receive Monthly Benefits under this certificate, Proof of Your death must be sent to Us. When We receive such Proof, We will pay the benefit described in this section.

BENEFIT AMOUNT

The benefit amount will be equal to **3** times the lesser of:

- The Monthly Benefit You receive for the calendar month immediately preceding Your death;
- The Monthly Benefit You receive for the calendar month immediately preceding Your Terminal Illness if Your Monthly Benefit amount was increased due to Your Terminal Illness; or
- The Monthly Benefit You were entitled to receive for the month You die, if You die during the first month that Disability benefits are payable.

Optional Plan Feature: A single sum payment equal to 3 or 6 times the employee's last Monthly Benefit is made.

We will reduce the benefit amount by any overpayment We are entitled to recover.

BENEFIT PAYMENT

Benefit payments will be made as described in the GENERAL PROVISIONS subsection entitled Benefit Payments for Disability Income Insurance.

This benefit will not be paid if You elect to receive a single sum payment under the Single Sum Payment in the Event of Your Terminal Illness subsection of the section entitled ADDITIONAL LONG TERM DISABILITY BENEFIT: BENEFIT(S) IN THE EVENT OF YOUR TERMINAL ILLNESS.

DISABILITY INCOME INSURANCE:

ADDITIONAL LONG TERM BENEFIT: BENEFIT(S) IN THE EVENT OF YOUR TERMINAL ILLNESS

If you become Terminally Ill while You are Disabled and You are entitled to receive Monthly Benefits under this certificate, You or Your legal representative must send Proof of Your Terminal Illness to Us. When We receive such Proof, We will pay the benefit(s) described in this section.

Terminally Ill or Terminal Illness means, for purposes of this and the section(s) entitled **ADDITIONAL LONG TERM BENEFIT: SINGLE SUM PAYMENT IN THE EVENT OF YOUR DEATH** and **ADDITIONAL LONG TERM BENEFIT: MONTHLY PAYMENT IN THE EVENT OF YOUR DEATH**, that You are expected to die within 12 months.

Proof of Your Terminal Illness

You or Your legal representative must send Us a signed Physician's certification that You are Terminally Ill. We may also request an exam by a Physician of Our choice, at Our expense.

INCREASE IN YOUR MONTHLY BENEFIT

We will increase Your Monthly Benefit amount beginning with the next payment due following receipt of Proof of Your Terminal Illness.

BENEFIT AMOUNT

Standard Plan Feature: Allows for 100% income replacement for 12 months if Disabled and diagnosed as Terminally Ill.

We will increase Your Monthly Benefit percentage, on payments made during your lifetime, to 100% of Your Predisability Earnings for a maximum period of 12 consecutive monthly payments.

MONTHLY PAYMENT IN THE EVENT OF YOUR TERMINAL ILLNESS

You may elect to receive the additional benefit described in this subsection. We will pay such benefit in addition to any other benefit We pay under the certificate.

We will pay this additional benefit monthly for a period of 12 month(s). Payments will begin one month after the month We receive Proof of Your Terminal Illness.

In the event of Your death prior to the payment of all such Monthly Benefits, We will pay the remaining Monthly Benefits as stated in the Disability Income Benefit Payments: Who We Will Pay subsection of the GENERAL PROVISIONS section.

Optional Plan Feature: The employee has the option to accelerate this benefit.

BENEFIT AMOUNT

The additional monthly benefit will be equal to 66 2/3% of the Monthly Benefit You receive for the calendar month immediately preceding the month in which You are diagnosed as Terminally Ill.

We will reduce the benefit amount by any overpayment We are entitled to recover.

If You elect to receive the additional benefit described here, no benefit will be paid under the **ADDITIONAL LONG TERM BENEFIT: MONTHLY PAYMENT IN THE EVENT OF YOUR DEATH** section.

DISABILITY INCOME INSURANCE: ADDITIONAL LONG TERM BENEFIT: BENEFIT(S) IN THE EVENT OF YOUR TERMINAL ILLNESS (Continued)

SINGLE SUM PAYMENT IN THE EVENT OF YOUR TERMINAL ILLNESS

---You may elect to receive the additional benefit described in this subsection. This benefit will be paid in a single sum. We will pay such benefit in addition to any other benefits We pay under this certificate.

Optional Plan Feature: The employee has the option to accelerate this benefit.

BENEFIT AMOUNT

The additional benefit will be equal to **3** times the Monthly Benefit You receive for the calendar month immediately preceding the month You are diagnosed as Terminally Ill.

We will reduce the benefit amount by any overpayment We are entitled to recover.

If You elect to receive the additional benefit described here, no benefit will be paid under the **ADDITIONAL LONG TERM BENEFIT: SINGLE SUM PAYMENT IN THE EVENT OF YOUR DEATH** section.

DISABILITY INCOME INSURANCE: PRE-EXISTING CONDITIONS

Pre-existing Condition means a Sickness or accidental injury for which You:

- Received medical treatment, consultation, care, or services;
- Took prescription medication or had medications prescribed; or
- Had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment in the **3** months before Your insurance or any increase in the amount of insurance under this certificate takes effect.

We will not pay benefits, or any increase in benefit amount due to an elected increase in the amount of Your insurance for a Disability that results from a Pre-existing Condition, if You have been Actively at Work for less than **12** consecutive months after the date Your Disability insurance or the elected increase in the amount of such insurance takes effect under this certificate.

3/12 Pre-existing Condition Limitation is standard for most LTD groups. A Pre-existing Condition Limitation may be available for STD groups as a cost management feature.

ABILITY INCOME INSURANCE:

DISABLED DISABILITY BENEFITS

Disability Due to Alcohol, Drug or Substance Abuse or Addiction

If You are Disabled due to alcohol, drug or substance abuse or addiction, We will limit Your Disability benefits to one period of Disability during your lifetime. During Your Disability, We require You to participate in an alcohol, drug or substance abuse or addiction recovery program recommended by a physician.

Limited Disability benefits apply to LTD. Various options and combinations may be available.

We will end Disability benefit payments at the earliest of:

- the date You receive 24 months of Disability benefit payments;
- the date You cease or refuse to participate in the recovery program referred to above; or
- the date You complete such recovery program.

Disability Due to Mental or Nervous Disorders or Diseases, neuromusculoskeletal and soft tissue disorder, chronic fatigue syndrome and related conditions

If You are Disabled due to one or more of the following, We will limit Your Disability benefits to a lifetime maximum equal to the lesser of:

- 24 months; or
- The Maximum Benefit Period.

Your Disability benefits will be limited as stated above for:

1. A Mental or Nervous Disorder or Disease except for:

- Schizophrenia;
- Dementia; or
- Organic brain disease;

2. Neuromusculoskeletal and soft tissue disorder including, but not limited to, any disease or disorder of the spine or extremities and their surrounding soft tissue; including sprains and strains of joints and adjacent muscles, unless the Disability has objective evidence of:

- Seropositive Arthritis;
- Spinal Tumors, malignancy, or Vascular Malformations;
- Radiculopathies;
- Myelopathies;
- Traumatic Spinal Cord Necrosis;
- Musculopathies; or

3. Chronic fatigue syndrome and related conditions.

24-month lifetime limitation (while benefits are payable) for Disabilities due to alcohol, drug or substance abuse or addiction. Benefits payable are limited to one period of Disability during the employee's lifetime.

Combined 24-month limitation from date benefits begin for some Mental and Nervous Disorders or Diseases, neuromusculoskeletal and soft tissue disorders and chronic fatigue syndrome conditions. Hospital confinement is not required to receive benefits for these stated conditions. Appropriate Care and Treatment must be rendered by a mental health physician.

Option: Separate limitations for Mental and Nervous Disorders or Diseases, neuromusculoskeletal and soft tissue disorders and chronic fatigue syndrome conditions.

Cost Savings Feature: Duration of benefits is limited for Disabilities caused by neuromusculoskeletal and soft tissue disorders. Limitation does not apply if satisfactory objective medical information is received for the conditions identified.

Mental or Nervous Disorder or Disease means a medical condition which meets the diagnostic criteria set forth in the most recent edition of the Diagnostic And Statistical Manual Of Mental Disorders as of the date of Your Disability. A condition may be classified as a Mental or Nervous Disorder or Disease regardless of its cause.

Seropositive Arthritis means an inflammatory disease of the joints supported by clinical findings of arthritis plus positive serological tests for connective tissue disease.

Spinal means components of the bony spine or spinal cord.

DISABILITY INCOME INSURANCE: LIMITED DISABILITY BENEFITS (Continued)

For Disability Due to Mental or Nervous Disorders or Diseases, neuromusculoskeletal and soft tissue disorder, chronic fatigue syndrome and related conditions (Continued)

Tumor(s) means abnormal growths which may be malignant or benign.

Vascular Malformations means abnormal development of blood vessels.

Radiculopathies means disease of the peripheral nerve roots supported by objective clinical findings of nerve pathology.

Myelopathies means disease of the spinal cord supported by objective clinical findings of spinal cord pathology.

Traumatic Spinal Cord Necrosis means injury or disease of the spinal cord resulting from traumatic injury with resultant paralysis.

Musculopathies means disease of muscle fibers, supported by pathological findings on biopsy or electromyography (EMG).

--- For Occupational Disabilities

We will not pay benefits for any Disability:

- Which happens in the course of any work performed by You for wage or profit; or
- For which You are eligible to receive benefits under Workers' Compensation or a similar law.

Coverage for Occupational Disabilities is also available.

DISABILITY INCOME INSURANCE:

EXCLUSIONS

We will not pay for any Disability caused or contributed to by:

1. War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act;
2. Your active participation in a riot;
3. Intentionally self-inflicted injury;
4. Any injury for which You are entitled to benefits under Workers' Compensation or a similar law;
5. Attempted suicide; or
6. Commission of or attempt to commit a felony.

Plan exclusions are clearly stated.

We will not pay Short Term Benefits for any Disability caused or contributed to by elective treatment or procedures, such as:

1. Cosmetic surgery or treatment primarily to change appearance;
2. Sex-change surgery;
3. Reversal of sterilization;
4. Liposuction;
5. Visual correction surgery; and
6. In vitro fertilization, embryo transfer procedure, or artificial insemination. However, pregnancies and complications from any of these procedures will be treated as a Sickness.

Elective treatments or procedures are excluded.

FILING A CLAIM

We remain focused and committed to making fair and appropriate claim decisions—doing what's right for our claimants and customers, and delivering timely, responsive service.

The Employer should have a supply of claim forms. Obtain a claim form from the Employer and fill it out carefully. Return the completed claim form with the required Proof to the Employer. The Employer will certify Your insurance under the Group Policy and send the certified claim form and Proof to Us.

When we receive the claim form and Proof We will review the claim and, if We approve it, We will pay benefits subject to the terms and provisions of this certificate and the Group Policy.

Notification of a claim should occur as soon as possible. Early notification maximizes the advantages of managed disability. In order to initiate claims quickly and easily and to implement our early intervention techniques, claim notice via toll-free number, fax, or mail is preferred.

When a claimant files an initial claim for Disability Income insurance benefits or a claim for any other insurance benefits described in this certificate, both the notice of claim and the required Proof should be sent to Us within 45 days of the date of a loss.

Proof of Disability should be submitted within 45 days of the date of Disability.

Notice of claim and Proof may also be given to Us by following the steps set forth below:

Step 1

A claimant may give Us notice by calling Us at the toll-free number shown in the Certificate Face Page within 20 days of the date of a loss.

Step 2

We will send a claim form to the claimant and explain how to complete it. The claimant should receive the claim form within 15 days of giving Us notice of claim.

Step 3

When the claimant receives the claim form, the claimant should fill it out as instructed and return it with the required Proof described in the claim form. If the claimant does not receive a claim form within 15 days after giving Us notice of claim, Proof may be sent using any form sufficient to provide Us with the required Proof.

90 days for LTD only plans.

Step 4

The claimant must give Us Proof no later than 45 days after the date of the loss. If notice of claim or Proof is not given within

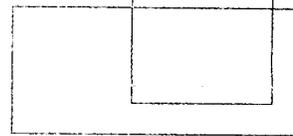
the time limits described in this section, the delay will not cause a claim to be denied or reduced if such notice and Proof are given as soon as is reasonably possible.

Items to be Submitted for a Disability Income Insurance Claim

When submitting Proof on an initial or continuing claim for Disability Income insurance, the following items may be required:

- Documentation which must include, but is not limited to, the following information:
 - The date Your Disability started;
 - The cause of Your Disability;
 - The prognosis of Your Disability;
 - The continuity of Your Disability; and
- Your application for:
 - Other Income;
 - Social Security disability benefits; and
 - Workers' Compensation benefits or benefits under a similar law.

FILING A CLAIM (Continued)



--- Items to be Submitted for a Disability Income Insurance Claim (Continued)

- Written authorization for Us to obtain and release medical, employment and financial information and any other items We may reasonably require to document Your Disability or to determine Your receipt of or eligibility for Other Income;
- Any and all medical information, including but not limited to:
 - X-ray films; and
 - Photocopies of medical records, including:
 - Histories,
 - Physical, mental or diagnostic examinations;
 - Treatment notes; and
- The names and addresses of all:
 - Physicians and medical practitioners who have provided You with diagnosis, treatment or consultation;
 - Hospitals or other medical facilities which have provided You with diagnosis, treatment or consultation; and
 - Pharmacies which have filled Your prescriptions within the past three years.

Insufficient information may result in a claim denial.

Time Limit on Legal Actions. A legal action on a claim may only be brought against Us during a certain period. This period begins 60 days after the date Proof is filed and ends 3 years after the date such Proof is required.

GENERAL PROVISIONS

Assignment

The rights and benefits under the Group Policy are not assignable prior to a claim for benefits, except as required by law. We are not responsible for the validity of an assignment.

Disability Income Benefit Payments: Who We Will Pay

We will make any benefit payments during Your lifetime to You or Your legal representative as Beneficiary. Any payment made in good faith will discharge Us from liability to the extent of such payment.

Upon Your death, We will pay any amount that is or becomes due to Your designated Beneficiary. If there is no Beneficiary designated or no surviving designated Beneficiary at Your death we may determine the Beneficiary for any amount that is or becomes due according to the following order:

1. Your Spouse, if alive;
2. Your unmarried child(ren) under age 25; if there is no surviving Spouse; or
3. Your estate, if there is no such surviving child.

If more than one person is eligible to receive payment, We will divide the benefit amount in equal shares.

Payment to a minor or incompetent will be made to such person's guardian. The term "children" or "child" includes natural and adopted children.

Any periodic payments owed to Your estate may be paid in a single sum. Any payment made in good faith will discharge Us from liability to the extent of such payment.

Electronic Funds Transfer (EFT) of LTD benefit payments is available, unless the employer declines this option. For STD, EFT is available for benefit durations of 26 weeks or greater.

Entire Contract

Your insurance is provided under a contract of group insurance with the Employer. The entire contract with the Employer is made up of the following:

1. The Group Policy and its Exhibits, which include the certificate(s);
2. The Employer's application; and
3. Any amendments and/or endorsements to the Group Policy.

Incontestability: Statements Made by You

Any statement made by You will be considered a representation and not a warranty. We will not use such statement to avoid insurance, reduce benefits or defend a claim unless the following requirements are met:

1. The statement is in a Written application or enrollment form;
2. You have Signed the application or enrollment form; and
3. A copy of the application or enrollment form has been given to You or Your Beneficiary.

We will not use such statements to contest an increase or benefit addition to such insurance after the increase or benefit has been in force for 2 years during Your life, unless the statement is fraudulent.

Misstatement of Age

If Your or Your Dependent's age is misstated, the correct age will be used to determine if insurance effect and, as appropriate, We will adjust the benefits and/or premiums.

GENERAL PROVISIONS (Continued)

law

Provisions of this certificate do not conform to any applicable law, this certificate is amended to so conform.

For insureds entitled for insurance benefits other than life insurance benefits, We have the right to require the insured to be examined by a Physician(s) of Our choice as often as is reasonably necessary to determine the extent of the insured's condition. We will pay the cost of such exam.

To avoid misuse of plan benefits, Independent Medical Exams (IME) may be required in order for benefits to be paid or continued. MetLife pays for IMEs.

You may make a reasonable request for an autopsy where permitted by law. Any such request must be accompanied by a statement explaining the reasons We are requesting the autopsy.

Payments

Overpayments

We have the right to recover any amount that We determine to be an overpayment. An overpayment occurs if We determine that:

- The total amount paid by Us on Your claim is more than the total of the benefits due to You under this certificate; or
- Payment We made should have been made by another group plan.

If such overpayment occurs, You have an obligation to reimburse Us. Our rights and Your obligations in this regard are described in the reimbursement agreement that You are required to sign when You submit a claim for benefits under this certificate. This agreement:

- Confirms that You will reimburse Us for all overpayments; and
- Authorizes Us to obtain any information relating to sources of Other Income.

How We Recover Overpayments

We may recover the overpayment from You by:

- Stopping or reducing any future Disability benefits, including the Minimum Benefit, payable to You or any other payee under the Disability sections of this certificate;
- Demanding an immediate refund of the overpayment from You; and
- Taking legal action.

If the overpayment results from Our having made a payment to You that should have been made under another group plan, We may recover such overpayment from one or more of the following:

- Any other insurance company;
- Any other organization; or
- Any person to or for whom payment was made.

SPECIAL SERVICES

SHORT TERM BENEFIT AND LONG TERM BENEFIT: RETURN-TO-WORK PROGRAM

All covered employees have access to special services. Special services are described in detail to help employees understand what to expect throughout the duration of their Disability.

Return-To-Work Program

Goal of Rehabilitation

The goal of MetLife is to focus on employees' abilities, instead of disabilities. This "abilities" philosophy is the foundation of our Return-to-Work Program. By focusing on what employees can do versus what they can't, we can assist you in returning to work sooner than expected.

MetLife return-to-work services are described in the certificate to help employees understand how we assist them and to make them aware of the financial incentives for returning to work. Return-to-work services are customized to meet the needs of individual employees.

Incentives For Returning To Work

Your Disability plan is designed to provide clear advantages and financial incentives for returning to work either full-time or part-time, while still receiving a Disability benefit. In addition to financial incentives, there may be personal benefits resulting

from returning to work. Many employees experience higher self-esteem and the personal satisfaction of being self-sufficient and productive once again. If it is determined that you are capable, but you do not participate in the Return-to-Work Program, your Disability benefits may cease.

Return-to-Work Services

As a covered employee you are automatically eligible to participate in our Return-to-Work Program. The program aims to identify the necessary training and therapy that can help you return to work. In many cases, this means helping you return to your former occupation, although rehabilitation can also lead to a new occupation which is better suited to your condition and makes the most of your abilities.

The objective of the Return-to-Work Program is to help Disabled employees become employable once again. Our approach helps ensure that cost effective, timely and appropriate rehabilitation services are used to facilitate optimal rehabilitation outcomes, which may include accommodations.

There is no additional cost to you for the services we provide, and they are tailored to meet your individual needs. These services include, but are not limited to, the following:

1. Vocational Analyses

Assessment and counseling to help determine how your skills and abilities can be applied to a new or a modified job with your employer.

2. Labor Market Surveys

Studies to find jobs available in your locale that would utilize your abilities and skills. Also identify one's earning potential for a specific occupation.

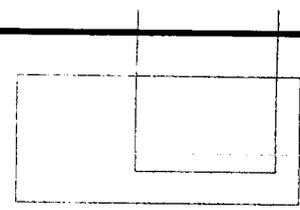
3. Retraining Programs

Programs to facilitate return to your previous job, or to train you for a new job.

4. Job Modifications/Accommodations

Analyses of job demands and functions to determine what modifications may be made to maximize your employment opportunities. This also includes changes in your job or accommodations to help you perform the previous job or a similar vocation, as required of your employer under the Americans With Disabilities Act (ADA).

SPECIAL SERVICES (Continued)



SHORT TERM BENEFIT AND LONG TERM BENEFIT: RETURN-TO-WORK PROGRAM (Continued)

5. Job Seeking Skills and Job Placement Assistance

Special training to identify abilities, set goals, develop resumes, polish interviewing techniques, and provide other career search assistance.

Return-to-Work Program Staff

The Case Manager handling your claim will coordinate return-to-work services. You may be referred to a clinical specialist, such as a Nurse Consultant, Psychiatric Clinical Specialist, or Vocational Rehabilitation Consultant, who has advanced training and education to help people with disabilities return to work. One of our clinical specialists will work with you directly, as well as with local support services and resources. They have returned hundreds of individuals to meaningful, gainful employment.

Rehabilitation Vendor Specialists

In many situations, the services of independent vocational rehabilitation specialists may be used. Services are obtained at no additional cost to you; MetLife pays for all vendor services. Selecting a rehabilitation vendor is based on:

1. Attending physician's evaluation and recommendations;
2. Your individual vocational needs; and
3. Vendor's credentials, specialty, reputation and experience.

When working with vendors, we continue to collaborate with you and your doctor to develop an appropriate return-to-work plan.

SPECIAL SERVICES (Continued)

LONG TERM BENEFIT: SOCIAL SECURITY ASSISTANCE PROGRAM

Social Security Assistance Program

If you become Disabled, MetLife provides you with assistance in applying for Social Security Disability benefits. Before outlining the details of this assistance, you should understand why applying for Social Security Disability benefits is important.

MetLife offers a Social Security Assistance Program for all LTD customers. The program is designed to help employers keep disability costs to a minimum and assist employees in obtaining the Social Security benefits to which they are entitled.

Why You Should Apply For Social Security Disability Benefits

Both you and your employer contribute payroll taxes to Social Security. A portion of those tax dollars are used to finance Social Security's program of disability protection. Since your tax dollars help fund this program, it is in your best interest to apply for any benefits to which you may be entitled. Your spouse and children may also be eligible to receive Social Security Disability benefits due to your Disability.

There are several reasons why it may be to your financial advantage to receive Social Security Disability benefits. Some of them are:

Social Security Disability Income (SSDI) awards have exceptional value. They offer:

- Benefits that may be tax-free
- Preservation of retirement benefits
- Medicare protection for hospital expenses
- Return-to-work incentives
- Cost-of-living adjustments

1. Avoids Reduced Retirement Benefits

Should you become Disabled and approved for Social Security Disability benefits, Social Security will freeze your earnings record as of the date Social Security determines that your Disability has begun. This means that the months/years that you are unable to work because of your Disability will not be counted against you in figuring your average earnings for retirement and survivor's benefit.

2. Medicare Protection

Once you have received 24 months of Social Security Disability benefits, you will have Medicare protection for hospital expenses. You will also be eligible to apply for the medical insurance portion of Medicare.

3. Trial Work Period

Social Security provides a trial work period for the rehabilitation efforts of Disabled workers who return to work while still disabled. Full benefit checks can continue for up to 9 months during the trial work period.

4. Cost-of-Living Increases Awarded by Social Security Will Not Reduce Your Disability Benefits

MetLife will not decrease your Disability benefit by the periodic cost-of-living increases awarded by Social Security. This is also true for any cost-of-living increases awarded by Social Security to your spouse and children.

ADDITIONAL SERVICES (Continued)

BENEFIT: SOCIAL SECURITY ASSISTANCE PROGRAM (Continued)

called a Social Security "freeze." It means that only the Social Security benefit awarded to your dependents will be used by MetLife to reduce your Disability benefit; with the following exceptions:

- a. An error by Social Security in computing the initial amount;
- b. A change in dependent status; or
- c. Your Employer submitting updated earnings records to Social Security for earnings received prior to your Disability.

Over a period of years, the net effect of these cost-of-living increases can be substantial.

How MetLife Assists You in the Social Security Approval Process

As soon as you apply for Disability benefits, MetLife begins assisting you with the Social Security approval process.

A dedicated team of Social Security Specialists, many of whom have worked for the Social Security Administration, provide expert assistance at the initial and appeals levels. The average approval rate for active insured claims 5 years or longer in duration is 98%. (Source: MetLife database of active insured LTD claims as of 12/31/01.)

1. Assistance Throughout the Application Process

MetLife has a dedicated team of Social Security Specialists. These Specialists, many of whom have worked for the Social Security Administration, are also located within our Claim Department. They provide expert assistance up-front, offer support while you are completing the Social Security forms, and help guide you through the application process.

2. Guidance Through Appeal Process by Social Security Specialists

Social Security Disability benefits may be initially denied, but are often approved following an appeal. If your benefits are denied, our dedicated team of Social Security Specialists provides expert assistance on an appeal if your situation warrants continuing the appeal process. They guide you through each stage of the appeal process. These stages may include:

- a. Reconsideration by the Social Security Administration
- b. Hearing before an Administrative Law Judge
- c. Review by an Appeals Council established within the Social Security Administration in Washington, D.C.
- d. A civil suit in Federal Court

3. Social Security Attorneys

Depending on your individual needs, MetLife may provide a referral to an attorney who specializes in Social Security law. The Social Security approved attorney's fee is credited to the Long Term Disability overpayment, which results upon your receipt of the retroactive Social Security benefits. The attorney's fee, which is capped by Social Security law, will be deducted from the lump-sum Social Security Disability benefits award and will not be used to further reduce your Long Term Disability benefit.

SPECIAL SERVICES (Continued)

LONG TERM BENEFIT: EARLY INTERVENTION PROGRAM

Early Intervention Program

The MetLife Early Intervention Program is offered to all covered employees, and your participation is voluntary*. The program helps identify early those employees who might benefit from vocational analyses and rehabilitation services before they are eligible for Long Term Disability benefits. Early rehabilitation efforts are more likely to reduce the length of your Long Term Disability and help you return to work sooner than expected.

Early intervention is a key component in successful disability management. The Early Intervention Program is a standard feature of all fully insured plans—offered at no additional cost. In situations where MetLife is not the Short Term Disability carrier or the administrator of the Salary Continuance Program, the employer notifies MetLife of a Disability before LTD begins. The objective of the program is to identify, as soon as possible, employees who are appropriate candidates for early intervention and return-to-work services.

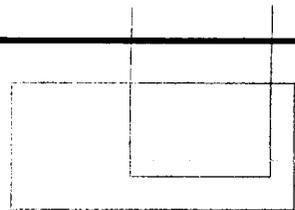
If you cannot work, or can only work part-time due to a Disability, your employer will notify MetLife. Our Clinical Specialists may be able to assist you by:

1. Reviewing and evaluating your disabling condition, even before a claim for Long Term Disability benefits is submitted (with your consent);
2. Designing individualized return-to-work plans that focus on your abilities, with the goal of return to work;
3. Identifying local community resources;
4. Coordinating services with other benefit providers, including: medical carrier, short term disability carrier,* Workers' Compensation carrier, and state disability plans;
5. Monitoring return-to-work plans in progress and modifying them as recommended by the attending physician (with your consent).

Our assistance is offered at no cost to either you or your employer.

*If you also have MetLife Short Term Disability coverage or Salary Continuance Plan Management, these services are provided automatically. Notification by your employer is not necessary.

ERISA INFORMATION



NAME OF THE PLAN

ERISA information is clearly outlined.

ABC Company, Inc.

NAME AND ADDRESS OF EMPLOYER AND PLAN ADMINISTRATOR

ABC Company, Inc.
123 Main Street
Anytown, State
Zip Code

TYPE OF PLAN

Disability Income Insurance: Short Term Benefits

Disability Income Insurance: Long Term Benefits

TYPE OF ADMINISTRATION

The above listed benefits are insured by Metropolitan Life Insurance Company ("MetLife").

AGENT FOR SERVICE OF LEGAL PROCESS

For disputes arising under the Plan, service of legal process may be made upon the Plan administrator at the above address. For disputes arising under those portions of the Plan insured by MetLife, service of legal process may be made upon MetLife at one of its local offices, or upon the supervisory official of the Insurance Department in the state in which you reside.

ELIGIBILITY FOR INSURANCE; DESCRIPTION OR SUMMARY OF BENEFITS

Your MetLife certificate describes the eligibility requirements for insurance provided by MetLife under the Plan. It also includes a detailed description of insurance provided by MetLife under the Plan.

PLAN TERMINATION OR CHANGES

The group policy sets forth those situations in which the Employer and/or MetLife have the right to end the policy.

The Employer reserves the right to change or terminate the Plan at any time. Therefore, there is no guarantee that you will be eligible for the benefits described herein for the duration of your employment. Any such action will be taken only after careful consideration.

Your consent or the consent of your beneficiary is not required to terminate, modify, amend, or change the Plan.

In the event your coverage ends in accord with the "Termination of Coverage" provision of your certificate, you may still be eligible to receive benefits. The circumstances under which benefits are available are described in your MetLife certificate.

ERISA INFORMATION (Continued)

CONTRIBUTIONS

You must make a contribution to the cost of Short Term Disability Benefits and Long Term Disability Benefits.

PLAN YEAR

The Plan's fiscal records are kept on a Plan year basis beginning each January 1 and ending on December 31.

CLAIMS INFORMATION

Claim Submission

For claims for disability benefits, the claimant must complete the appropriate claim form and submit the required proof as described in the "Claims" section of the certificate.

Claim forms must be submitted in accordance with the instructions on the claim form.

Initial Determination

After you submit a claim for disability benefits to MetLife, MetLife will review your claim and notify you of its decision to approve or deny your claim.

Such notification will be provided to you within a reasonable period, not to exceed 45 days from the date you submitted your claim; except for situations requiring an extension of time because of matters beyond the control of the Plan, in which case MetLife may have up to two (2) additional extensions of 30 days each to provide you such notification. If MetLife needs an extension, it will notify you prior to the expiration of the initial 45 day period (or prior to the expiration of the first 30 day extension period if a second 30 day extension period is needed), state the reason why the extension is needed, and state when it will make its determination. If an extension is needed because you did not provide sufficient information or filed an incomplete claim, the time from the date of MetLife's notice requesting further information and an extension until MetLife receives the requested information does not count toward the time period MetLife is allowed to notify you as to its claim decision. You will have 45 days to provide the requested information from the date you receive the extension notice requesting further information from MetLife.

If MetLife denies your claim in whole or in part, the notification of the claims decision will state the reason why your claim was denied and reference the specific Plan provision(s) on which the denial is based. If the claim is denied because MetLife did not receive sufficient information, the claims decision will describe the additional information needed and explain why such information is needed. Further, if an internal rule, protocol, guideline or other criterion was relied upon in making the denial, the claims decision will state the rule, protocol, guideline or other criteria or indicate that such rule, protocol, guideline or other criteria was relied upon and that you may request a copy free of charge.

Appealing the Initial Determination

If MetLife denies your claim, you may appeal the decision. Upon your written request, MetLife will provide you free of charge with copies of documents, records and other information relevant to your claim. You must submit your appeal to MetLife at the address indicated on the claim form within 180 days of receiving MetLife's decision. Appeals must be in writing and must include at least the following information:

- Name of Employee
- Name of the Plan
- Reference to the initial decision
- An explanation why you are appealing the initial determination

As part of your appeal, you may submit any written comments, documents, records, or other information relating to your claim.

ERISA INFORMATION (Continued)

After MetLife receives your written request appealing the initial determination, MetLife will conduct a full and fair review of your claim. Deference will not be given to the initial denial, and MetLife's review will look at the claim anew. The review on appeal will take into account all comments, documents, records, and other information that you submit relating to your claim without regard to whether such information was submitted or considered in the initial determination. The person who will review your appeal will not be the same person as the person who made the initial decision to deny your claim. In addition, the person who is reviewing the appeal will not be a subordinate of the person who made the initial decision to deny your claim. If the initial denial is based in whole or in part on a medical judgment, MetLife will consult with a health care professional with appropriate training and experience in the field of medicine involved in the medical judgment. This health care professional will not have consulted on the initial determination, and will not be a subordinate of any person who was consulted on the initial determination.

MetLife will notify you in writing of its final decision within a reasonable period of time, but no later than 45 days after MetLife's receipt of your written request for review, except that under special circumstances MetLife may have up to an additional 45 days to provide written notification of the final decision. If such an extension is required, MetLife will notify you prior to the expiration of the initial 45 day period, state the reason(s) why such an extension is needed, and state when it will make its determination. If an extension is needed because you did not provide sufficient information, the time period from MetLife's notice to you of the need for an extension to when MetLife receives the requested information does not count toward the time MetLife is allowed to notify you of its final decision. You will have 45 days to provide the requested information from the date you receive the notice from MetLife.

If MetLife denies the claim on appeal, MetLife will send you a final written decision that states the reason(s) why the claim you appealed is being denied and references any specific Plan provision(s) on which the denial is based. If an internal rule, protocol, guideline or other criterion was relied upon in denying the claim on appeal, the final written decision will state the rule, protocol, guideline or other criteria or indicate that such rule, protocol, guideline or other criteria was relied upon and that you may request a copy free of charge. Upon written request, MetLife will provide you free of charge with copies of documents, records and other information relevant to your claim.

Routine Questions

If there is any question about a claim payment, an explanation may be requested from the Employer who is usually able to provide the necessary information.

Discretionary Authority of Plan Administrator and Other Plan Fiduciaries

In carrying out their respective responsibilities under the Plan, the Plan administrator and other Plan fiduciaries shall have discretionary authority to interpret the terms of the Plan and to determine eligibility for and entitlement to Plan benefits in accordance with the terms of the Plan. Any interpretation or determination made pursuant to such discretionary authority shall be given full force and effect, unless it can be shown that the interpretation or determination was arbitrary and capricious.

STATEMENT OF ERISA RIGHTS

The following statement is required by federal law and regulation.

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all participants shall be entitled to:

Receive Information About Your Plan and Benefits

Examine, without charge, at the Plan administrator's office and at other specified locations, all Plan documents governing the Plan, including insurance contracts and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor, and available at the Public Disclosure Room of the Pension and Welfare Benefit Administration.

ERISA INFORMATION (Continued)

Obtain, upon written request to the Plan administrator, all copies of documents governing the operation of the Plan, including insurance contracts and copies of the latest annual report (Form 5500 Series) and updated summary Plan description. The Plan administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries.

No one, including the Employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA. If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for denial. You have the right to have the Plan administrator review and reconsider your claim.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan administrator to provide the materials and pay you up to \$110.00 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court.

If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court.

The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees.

If you lose, the court may order you to pay these costs and fees; for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Pension and Welfare Benefits Administration.

FUTURE OF THE PLAN

It is hoped that the Plan will be continued indefinitely, but ABC Company, Inc. reserves the right to change or terminate the Plan in the future. Any such action would be taken only after careful consideration.

The Board of Directors of ABC Company, Inc. shall be empowered to amend or terminate the Plan or any benefit under the Plan at any time.

Metropolitan Life Insurance Company, Inc.
One Madison Avenue
New York, NY 10010
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MetLife Investors



series
VARIABLE ANNUITIES

C

series **C**
VARIABLE ANNUITIES

MetLife has been helping
investors for over 130 years. Today,
MetLife is ranked in
the nation's Fortune 100
for financial strength and protection
of your investment.
Can you meet life today?®

The flexibility to take withdrawals
if you need them

With the Series C variable annuity, you may withdraw your contributions and earnings (less withdrawal charges, in the event you need additional income). Certain limitations apply and withdrawals of earnings may be subject to income taxes. Please see the prospectus for more information.

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Financial freedom can mean so many different things: A life of leisure. New experiential work or community service. Time to travel, learn or spend time with family and friends. Regardless of your vision for the future, you can retire on your own terms, and enjoy a life free of financial worries. How do you plan to begin working toward your goal of financial freedom?

Financial freedom with MetLife Investors.

Financial freedom can play an important role in your overall retirement strategy. Investing in a Series C variable annuity from MetLife Investors can help you build wealth. MetLife Investors is a company (MetLife Investors) that is a wholly owned affiliate of Metropolitan

Life Insurance Company (MetLife), you can potentially build assets for retirement with the knowledge that you can someday turn those assets into lifelong income.

series **C**
VARIABLE ANNUITIES

One of America's most distinguished financial institutions, MetLife families and businesses achieve financial freedom for over approximately thirteen million U.S. households and 88 of the nation's companies trust MetLife and its affiliates to provide the financial tools they need to meet life head-on. That's why we ask, **have you r**

envisior

Retirement can mean more than just money. It's about the freedom to spend time with family, to travel, to do what you'll want to retire on.

But what can you do?

Start building financial freedom.

A variable annuity can be an important part in your overall retirement planning. By investing in a variable annuity from MetLife (USA Insurance Company, an affiliate of MetLife Investors), an affiliate of MetLife

what you'll find in this brochure

- 1 Variable annuities and your future
- 2 How to increase your money's growth potential
- 4 Building a portfolio with balance, diversity and efficiency
- 6 How to guarantee income & protect your beneficiaries
- 10 Take withdrawals as you need them
- 11 How to guarantee income for life
- 12 Next steps toward financial freedom
- 13 What you need to know about fees and expenses

• Not A Deposit •
• Not Guar.

One of America's most distinguished financial institutions, MetLife has been helping families and businesses achieve financial freedom for over 130 years. Today, approximately thirteen million U.S. households and 88 of the nation's Fortune 100 companies trust MetLife and its affiliates to provide the financial tools and protection they need to meet life head-on. That's why we ask, **have you met life today?®**

envision

Retirement can mean so many different things: A life of leisure. New experiences including part-time work or community service. Time to travel, learn or spend time with family and friends. Regardless of your vision for the future, you'll want to retire on your own terms, and enjoy a life free of financial worries. But what can you do to begin working toward your goal of financial freedom?

Start building financial freedom with MetLife Investors.

A variable annuity can play an important part in your overall retirement planning. By investing in a Series C variable annuity from MetLife Investors USA Insurance Company (MetLife Investors), an affiliate of Metropolitan

Life Insurance Company (MetLife), you can position your retirement with the knowledge that you can someday turn those assets into lifelong income.

• 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

did you **know?**

Annuities allow you to generate income that will last as long as you live – similar to having your own “personal pension plan.”

variable annuities and your future

As you invest for the future, you will face a number of realities that can work against you and make it harder to achieve your goal of financial freedom. Market downturns can reduce your account balance and inflation can eat away at your savings. When you decide to retire, you may also run the risk of outliving your money.

These risks are very real. However, by establishing a strategy and investing wisely, you may be able to reduce their impact on your retirement portfolio. Saving and investing for retirement is a long-term process that you and your financial professional can begin together.

Why include a variable annuity?

Along with other financial products, a variable annuity can play a key role in your overall strategy. That’s because a variable annuity contains both investment and insurance features that can help you:

- Potentially accumulate assets more quickly through tax deferral
- Create a diversified portfolio of investment options from leading money managers
- Guarantee future income for yourself or your beneficiaries
- Give yourself a “paycheck” for life

2

accumulation

you invest money in a variety of investment options that have the potential to grow on a tax-deferred basis

payout

you receive your earnings and principal as an income stream, much like a paycheck

phases of a variable annuity



increase your money's growth potential¹

When you invest for the future, you want your money to work as hard as it can for you. Variable annuities allow you to defer taxes on earnings, transfer assets between investment options tax-free and contribute as much as you want.² All of these benefits help your money work harder and potentially grow faster.

Tax-deferred growth

Every year, Americans spend more money on taxes than they do on food, clothing and medical care combined.³ If you are putting money in a taxable investment, you may be spending more in current income taxes than you have to.⁴

By investing in a variable annuity, you are deferring – or putting off – paying taxes on the earnings within your account. This can help your retirement nest egg grow more quickly than if the earnings were taxed each year. That's because the earnings are allowed to compound within your account, which means they can potentially generate additional earnings as well. With a tax-deferred account, you pay taxes on earnings when you withdraw them at some point in the future, usually when you retire.

Tax rates currently applicable to dividends and long term capital gains are generally lower than rates applicable to earnings from a tax-deferred investment. The taxable portion of distributions under annuities and qualified plans is taxed at ordinary income tax rates and a 10% Federal income tax penalty may apply to this portion if you are under 59%.

¹ If you are buying a variable annuity to fund a retirement plan that already provides tax deferral under sections of the Internal Revenue Code (such as an IRA, 401(k) or 403(b) plan), you should do so for reasons other than tax deferral, since these plans already provide tax deferral. Using a variable annuity to fund these plans provides no additional tax deferral benefit.

² Investments of \$1 million or more require prior approval by the issuing insurance company.

³ Source: The Tax Foundation, 2004.

did you **know?**

Like IRAs, variable annuities allow you to defer taxes on earnings until you withdraw them. However, a non-qualified variable annuity lets you contribute much more.

Tax-free transfers

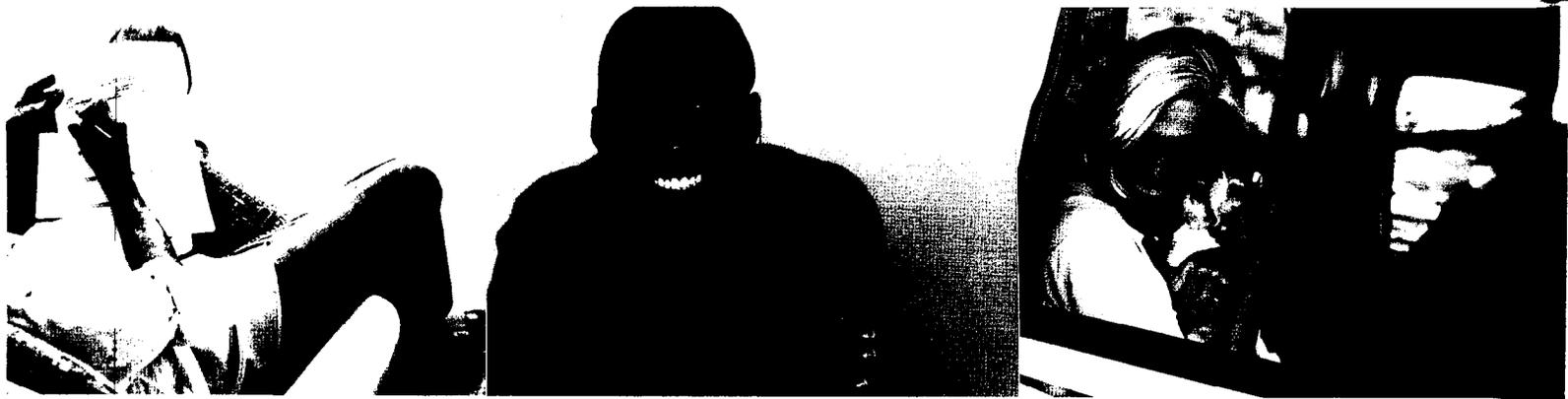
If your needs change, you have the flexibility to transfer assets between investment options, free of fees and current taxes (transfers may be restricted in the event of market timing).⁴ That means you can stay in control of your investment allocation at all times.

Unlimited contributions²

There are no contribution limits with a non-qualified variable annuity, so you can add to your account balance by investing more – whenever you want, as often as you want. Annuities that are considered “qualified” under IRS rules may impose limits.

⁴ Tax rates for taxable investments versus tax-deferred investments will vary. Your actual taxes in a given year may be higher or lower and will vary from year to year depending on your income level, sources and types of income, tax deductions, tax credits, state income taxes, applicability of Alternative Minimum Tax (AMT), and other factors that affect your tax rate. Tax laws are subject to change. In 2003, tax changes were put into place that reduced the tax rates that apply to long term capital gains and dividends. Please check with your tax advisor for details specific to your situation.

⁵ MetLife Investors is currently waiving the \$25 fee for transfers exceeding 12 per contract year. This variable annuity contract and the underlying investment portfolios are not designed for “market timing” strategies such as programmed transfers, frequent transfers or transfers by one or more contract holders that are large in relation to the total assets of the underlying portfolios. We may limit transfers in circumstances of market timing or other transfers we determine are or would be to the disadvantage of other contract owners.



build a portfolio with balance, diversity and efficiency



At MetLife Investors, we understand that it can be difficult to build a portfolio that offers the balance, diversity and efficiency you need to invest toward your long-term goals. That's why we took special care in selecting the investment options for our variable annuities.

Our selection process starts with a blueprint of what we want our lineup to look like, uses the unbiased expertise of Morningstar Associates and allows us to select each investment advisor and individual investment option with deliberate precision.

Met Investors Advisory, LLC is responsible for the selection, retention and/or replacement of each investment portfolio. The term "Morningstar" refers to Morningstar Associates, LLC. Morningstar Associates is a wholly owned subsidiary of Morningstar, Inc. Neither Morningstar Associates or Morningstar, Inc. act as an investment advisor to Met Investors Advisory, LLC or the investment portfolios.

The investment objectives and policies of certain portfolios may be similar to those of other portfolios managed by the same investment advisor. No representation is made, and there can be no assurance given, that any portfolio's investment results will be comparable to the investment results of any other portfolio, including another portfolio with the same investment advisor or manager. The portfolio's investment results may be expected to differ and may be higher or lower than the investment results of such other portfolio.

Each investment option serves a particular purpose, making it easier for you to diversify your portfolio.

Our lineup includes a wide range of investment styles and asset classes, so you can design a portfolio with a healthy balance between risk and reward.

With low overlap in the underlying securities, our lineup of investment options can help you reduce the risk of investing through diversification.

To ensure that our lineup continues to meet our stringent selection criteria, Met Investors Advisory, LLC and Morningstar Associates monitor our investment advisors and individual investment options on a daily basis.



BLACKROCK



HARRIS ASSOCIATES LP
Advisor to The Citicorp Funds



JANUS

JENNISON ASSOCIATES

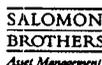
LORD ABBETT

MetLife



PIMCO

RCM



did you **know?**

Investment programs like asset allocation and dollar cost averaging can reduce the risk of investing.

Optional features make investing even easier:

Want an easy way to diversify your investment mix?

asset allocation portfolios

With the help of your financial professional, simply choose one of our asset allocation portfolios¹ available under your contract based on your risk tolerance, retirement time horizon and goals.

Rather not jump into the market all at once?

dollar cost averaging

Choose dollar cost averaging² and make periodic, automatic investments – which can help you ease into the market.

Want to make sure your investment allocation stays aligned with your strategy?

portfolio rebalancing

Choose portfolio rebalancing and if your investment mix becomes unbalanced due to market conditions, we'll automatically make transfers to bring them back in line with your original strategy. You can select the frequency for rebalancing transfers.

Customize as you go

If your needs or goals change, you can transfer assets between available investment options, free of income tax or fees.³

¹ The asset allocation portfolios do not assure a profit and may not be appropriate for all investors, particularly those who are interested in directing their own investments. Inclusion of an investment option in an asset allocation portfolio does not indicate that a particular investment option is superior to any investment option not included in an asset allocation portfolio.

² Dollar cost averaging does not assure a profit and does not protect against loss in declining markets. Since dollar cost averaging involves continuous investment in securities regardless of fluctuating price levels of such securities, the investor should carefully consider his or her financial ability to continue purchases through periods of fluctuating price levels.

³ MetLife Investors is currently waiving the \$25 fee for transfers exceeding 12 per contract year. Transfers may be subject to "market timing" restrictions.



guarantee your income and protect your beneficiaries

Although the stock market has historically produced solid long-term returns, future performance is impossible to predict. That's because past performance does not guarantee future results. At MetLife Investors, we understand the risks involved in investing, so we have designed our variable annuities with optional features that can help you protect your investment and guarantee future income regardless of how the market performs.¹ All guarantees are based on the claims-paying ability of the issuing insurance company.

Guarantee future lifetime income²

- The optional Guaranteed Minimum Income Benefit (GMIB) can help you protect your future financial freedom by guaranteeing a predictable income stream that will last for the rest of your life. Once you've owned your annuity for at least 10 years, this "income benefit" allows you to begin taking lifetime payouts that are guaranteed to be at least a minimum amount regardless of your investment performance or actual account value. The GMIB is available for 0.50% of the income base deducted from the account value. The GMIB is only available to purchasers age 75 or younger.
- The optional Guaranteed Minimum Income Benefit Plus (GMIB Plus) provides the same income benefits as the GMIB but also gives you the opportunity, no more frequently than every three years (and prior to age 75), to reset the value used to calculate your minimum GMIB annuity income payments to the current account value.³ If the market performs poorly, the GMIB Plus also offers principal protection (the Guaranteed Principal Option) that gives you the one-time option (after 10 years) to bring your account value back to the initial principal amount invested (less withdrawals), instead of receiving GMIB income payments under the GMIB Plus rider.⁴ The GMIB Plus is available for 0.75% of the income base deducted from the account value. If you reset the GMIB Plus the maximum allowable charge is 1.50%.

¹ The GMIB, GMIB Plus, GWB, Annual Step-Up Death Benefit, Compounded-Plus Death Benefit and Earnings Preservation Benefit are optional, can only be elected at the time the contract is purchased and are irrevocable once elected. Under the GMIB Plus, investment options will be limited. Death benefits, including the Earnings Preservation Benefit, are subject to ordinary income tax to the extent of gain.

did you **know?**

The GMIB guarantees you a minimum level of income for life. That means you can predict how much income under the GMIB rider your variable annuity will provide in the future.

The GMIB Plus is only available to purchasers age 75 or younger.

If you elect the GMIB Plus you may only invest in the following asset allocation portfolios: MetLife Defensive Strategy Portfolio, MetLife Moderate Strategy Portfolio, MetLife Balanced Strategy Portfolio and MetLife Growth Strategy Portfolio.

You may also convert your annuity into lifetime income under the regular provisions of your contract at any time.

Guarantee the return of every dollar you invest⁵

The optional Guaranteed Withdrawal Benefit (GWB) can help you be a more confident investor by guaranteeing that you can take annual withdrawals up to a specified amount that over time, equal or exceed an amount equal to the total amount you invest, regardless of market conditions. Through this “withdrawal benefit”⁶ you may receive income through regular or periodic withdrawals until an amount equal to every dollar you invest has been returned to you – even if your account balance declines to zero due to withdrawals and/or poor performance. Your withdrawals may begin immediately and continue for a period of time, depending on how much you take each year. Keep in mind that if you withdraw more than the maximum specified amount in any year, you may jeopardize your guaranteed return and annual withdrawal amounts. In addition, withdrawals will reduce the death benefit pro rata, may be subject to withdrawal charges, income tax and a 10% Federal income tax penalty if you are not yet age 59½. The GWB is available for 0.50% of the Guaranteed Withdrawal Amount (as defined in the prospectus), which is deducted from the account value. The GWB is only available to purchasers age 75 or younger.

² Since the guaranteed annuity factors are based on conservative assumptions, the level of income guaranteed under the GMIB (including GMIB Plus) is often less than the income that would be provided by annuitizing under the regular provisions of the contract. If the regular annuitization provisions are more favorable than utilizing the GMIB, the contract owner will receive the higher payout. In this situation, the investor would have incurred the GMIB annual fee and received no additional benefit. In certain qualified plans, any income payments may need to comply with the required minimum distribution rules. Please consult with your legal/tax advisor.

³ Each election will extend the 10-year waiting period before which you can exercise the GMIB Plus rider and may increase the annual rider fee.

⁴ The insurance company guarantees an amount equal to purchase payments deposited within the first 120 days of contract issue, adjusted pro rata (proportionately) for withdrawals. You can only elect the Guaranteed Principal Option once; if elected, the GMIB Plus rider will terminate and your contract will no longer be subject to the annual fee for this rider.

⁵ You may elect ONE of the following only: GMIB, GMIB Plus, or GWB.

⁶ You do not have to elect the GWB to take withdrawals using the Systematic Withdrawal Program or free annual withdrawal provisions of the contract.

Guarantee your beneficiaries' future

If you should die before beginning the payout phase of your annuity, your annuity will go to your beneficiary(ies) in the form of the death benefit you chose for your contract.

All guarantees are based on the claims-paying ability of the issuing insurance company.

principal protection

Our standard death benefit, equals the greater of your account value or your contributions adjusted proportionately for withdrawals.

annual step-up

An optional death benefit, equals the greater of the Principal Protection benefit or the highest anniversary account value through age 80, adjusted proportionately for withdrawals.⁷ The Annual Step-Up Death Benefit is available for 0.20% on the average account value in the investment portfolios. The Annual Step-Up Death Benefit is only available to purchasers age 79 or younger.

compounded-plus

An optional death benefit, equals the greater of the Annual Step-Up benefit or your total contributions, compounded at 5% annually through age 80, adjusted proportionately for withdrawals.⁸ The Compounded-Plus Death Benefit is available for 0.35% on the average account value in the investment portfolios. The Compounded-Plus Death Benefit is only available to purchasers age 79 or younger.

Maximize your beneficiaries' inheritance

By electing the optional Earnings Preservation Benefit, you can help protect your assets for your beneficiaries. The additional death benefit – which amounts to 40% or 25% of the earnings⁹ in your account, depending on your age at issue – is often used

⁷ The "highest anniversary value" means the highest account value achieved on any contract anniversary prior to the date of the oldest owner's death (and prior to owner reaching age 81) adjusted upward for subsequent purchase payments and reduced proportionately for any withdrawals. On or after this anniversary, the benefit amount remains but will no longer increase in value. The charge for this rider will continue to be deducted while the rider is in effect.



to help pay income taxes on earnings in your account (if any), and may enable you to leave more of your estate for your beneficiary(ies). The Earnings Preservation Benefit is available for 0.25% on the average account value in the investment portfolios. The Earnings Preservation Benefit is only available to purchasers age 79 or younger.

Leave your annuity to your spouse

If your spouse is sole beneficiary, he or she may choose to continue the accumulation phase of the annuity at your death. Upon continuing the contract, the initial account value will be the greater of the death benefit or the account value. If you elected the Earnings Preservation Benefit, your spouse can either use the benefit immediately and add that amount to the death benefit value or continue the contract with the Earnings Preservation Benefit intact.

Create a living legacy

With the Controlled Payout Plan, you decide how long your beneficiaries will receive annuity payments after your death. This irrevocable stream of income offers favorable tax treatment and the potential for rising income if a variable payout is elected (not available with qualified plans).

See our "Protection Benefits" brochure and the product prospectus for more details about our Guaranteed Minimum Income Benefit, Guaranteed Minimum Income Benefit Plus, Guaranteed Withdrawal Benefit, death benefit options and the Earnings Preservation Benefit.

⁸ Until the contract anniversary prior to the oldest owner's 81st birthday. On or after this anniversary, the benefit amount remains but will no longer increase in value. The charge for this rider will continue to be deducted while the rider is in effect.

⁹ The portion of the death benefit representing earnings is the difference between the death benefit payable less total purchase payments that have not already been withdrawn, less any investment gain since the contract anniversary at which time the oldest contract owner had reached age 80. The IRS may conceivably treat any fees associated with the Earnings Preservation Benefit as a taxable distribution and may be subject to a Federal income tax penalty. Please consult with your legal/tax advisor.

did you **know?**

Although variable annuities are intended to be long-term investments, your money is not completely tied up. You can take regular withdrawals or a lump sum when you need it. Some restrictions apply.

take withdrawals as you need them

Although a variable annuity is meant to be a long-term investment, with this variable annuity you have the flexibility to withdraw your principal as well as your earnings, free of withdrawal charges, in the event you need additional income. That means you can take a lump sum, periodic withdrawals or sign up for systematic withdrawals¹ – whichever makes the most sense for you – and you won't pay withdrawal charges.

Keep in mind that you'll need to withdraw at least \$500 at a time. Also, earnings are subject to ordinary income tax when withdrawn and a 10% Federal income tax penalty if withdrawn before age 59½.

Withdrawals will reduce your account value and the benefits of any optional riders that you may select for your contract.

¹ If you decide to take systematic withdrawals, you may take up to 20% of your principal each year.



did you **know?**

By electing a lifetime payout option, you can eliminate the risk of outliving the money within your annuity.

guarantee income for life

Many of us enjoy financial freedom during our peak earning years. By planning ahead and investing in a variable annuity as part of an overall investment portfolio, you may be able to look forward to financial freedom, even after you've stopped working. By electing to begin the payout phase

of an annuity, you in essence begin taking a "paycheck." You can elect a fixed payment (where you'll receive the same dollar amount each time), a variable payment (which will vary with the performance of the investment options you select), or a combination of the two.

Payout options

- Receive a "paycheck" for as long as you live.
- Receive payments that last throughout your lifetime, but are guaranteed for a certain number of years if you die earlier than expected.
- You and your spouse receive a "paycheck" that continues for as long as the last survivor.
- You and your spouse receive payments that will last as long as the last survivor, but are guaranteed to last a certain number of years, if both of you die earlier than expected.

did you **know?**

With an annuity, you're not just buying an investment. You're also buying insurance protection (in the form of tax-advantaged income and death benefits) and the ability to generate income you cannot outlive.

have you met life today?®

Regardless of what the word "retirement" means to you, make sure those years are secure and comfortable. Take the first step and start building your financial freedom today with a MetLife Investors variable annuity.

next steps to building financial freedom

Meet with a financial professional

He or she can help you decide on the best investment strategy for you and which optional features and benefits best meet your needs.

Complete the appropriate paperwork

You'll need to fill out an application and a few other forms, depending on which features you choose. Your financial professional can help with this too.

Although variable annuities aren't for everyone, they can play a significant role in your overall investment strategy. By investing in a variable annuity, you can help build a retirement nest egg. Then, when you're ready to retire, a variable annuity allows you to generate an income stream you cannot outlive.

For more information contact your financial professional.



what you need to know to invest

Most investments have specific guidelines as to the amount you can invest and the age at which you can purchase the product. The guidelines for this variable annuity are shown below.



investor age limits

90 years old or less at time contract is issued

The later of 90 years old or 10 years after issue in order to convert the account value into a guaranteed income stream.

investment amounts

\$25,000

\$500

\$1 million

what you need to know about fees and expenses

Some of the expenses you'll see below, such as investment option fees, are similar to those you'll find with other investment products. However, only annuities offer insurance benefits, such as the ability to generate income for life and death benefits, which provide for your beneficiary(ies) in case you die before you begin to receive annuity payments. The additional fees related to these benefits are shown below as well.

front-end sales charge

None. That means all of your money goes to work for you, right from the start.

investment option expenses

Each investment option you select will charge applicable fees and expenses to manage the money within that investment option. In addition, the investment option may impose a 12b-1/service fee. The fees and expenses, which vary by option, are assessed daily in the calculation of the average account value of each investment option. Please see a prospectus for specific information.

annual contract fees

Percentage charges are assessed daily, at the annual rates shown, on the average account value allocated to the investment options.

\$30^{1,2} Waived if account value is \$50,000 or more

1.75% (includes Principal Protection Death Benefit and

0.25% Administrative Charge)

annual fees for optional features

0.50% of the "income base"^{1,3} deducted from the account value

0.75% of the "income base"^{1,3} deducted from the account value

0.50% of the Guaranteed Withdrawal Amount (as defined in the prospectus), which is deducted from your account value^{1,3}

0.20% on average account value in the investment portfolios⁴

0.35% on average account value in the investment portfolios⁴

0.25% on average account value in the investment portfolios⁴

1 Charged on the contract anniversary.

2 A full Account Fee will be deducted upon complete withdrawal from your contract. A pro rata portion of the Account Fee will be deducted from the account value on the annuity date if this date is other than a contract anniversary.

3 A pro rata portion of the Guaranteed Minimum Income Benefit (GMIB), Guaranteed Minimum Income Benefit Plus (GMIB Plus) and Guaranteed Withdrawal Benefit (GWB) rider charges will be assessed upon a complete withdrawal from your contract or annuitization of the contract. The "income base" is determined as provided in the GMIB rider and is not the same as account value.

4 Assessed daily at the stated annual rate throughout the accumulation phase of the contract.

series **C**
VARIABLE ANNUITIES

MetLife Investors USA Series C Variable Annuity

Flexible premium deferred variable/fixed annuity.

Issued by: MetLife Investors USA Insurance Company on Policy Form Series 8010 (11/00).

Distributed by: MetLife Investors Distribution Company.

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This material is authorized for distribution only when preceded or accompanied by a prospectus for the MetLife Investors USA Insurance Company Series C variable annuity, and for the investment portfolios offered thereunder. The prospectus contains information about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectus and consider this information carefully before investing. Product availability and features may vary by state.

MetLife Investors USA Insurance Company Series C variable annuity has limitations. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations so that, when withdrawn or annuitized, it may be worth more or less than its original value. All product guarantees are based on the claims-paying ability of the issuing insurance company.

The term "Morningstar" refers to Morningstar Associates, LLC. Morningstar Associates is a wholly owned subsidiary of Morningstar, Inc. Neither Morningstar Associates, LLC nor Morningstar, Inc. acts as an investment advisor. Met Investors Advisory, LLC is responsible for the selection, retention and/or replacement of each portfolio.

Neither MetLife Investors nor its representatives provide tax or legal advice. Clients should consult their own tax advisor or attorney regarding their particular situation.

- 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

MetLife Investors USA Insurance Company
MetLife Investors Distribution Company

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May 2005
CLVA1382-USAC
LCN 2876 (exp. 6/06)
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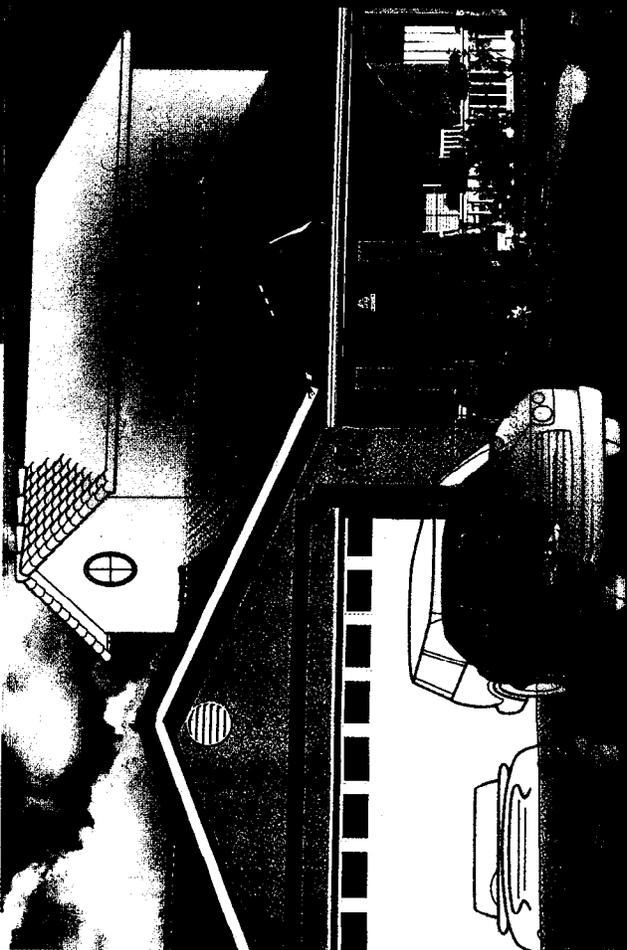
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MetLife

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Your Outstanding Insurance Policy from MetLife Auto & Home Could Work Even Harder for You

You've probably made significant changes in your life over the years. Perhaps you've expanded your house, bought a new car, purchased artwork, or equipped your home office with the latest technology. Now's the time to make sure your current MetLife Auto & Home insurance has kept up with your lifestyle.

With just one phone call, let us tell you whether your existing auto and home insurance is sufficient to cover your current needs. We can also point out where your coverages could be adjusted and show you discounts that you may be eligible for, which could save you money. Best of all, this fast, completely hassle-free consultative service is available at no cost to you.

Make Sure Your Coverage Meets Your Present Needs

- **Personal Umbrella Coverage**
If you own a home, you may be eligible for an umbrella policy that provides additional liability coverage for accidents that occur on your property.
- **Automobile Protection**
If you have a new car, you may be eligible for a new policy with higher coverage limits, including theft, fire, and property damage.
- **Homeowners Insurance**
If you have a new home, you may be eligible for a new policy with higher coverage limits, including theft, fire, and property damage.
- **Special Significant**
If you have a new home, you may be eligible for a new policy with higher coverage limits, including theft, fire, and property damage.
- **Personal Property Protection**
We'll make sure you have the right coverage to protect your personal property, even when traveling.

Get the Best Value from Your Policy

- **Thorough Policy Analysis** to make sure your coverages and deductibles fit your current needs
- **Security Discount** for investing in safety and security devices to protect your possessions
- **Mature Homeowner Discount**
- **Multi-policy Discount** for insuring both your home and auto
- **Special Rewards** for safe drivers
- **Convenient Payment Options** that could save you money



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We're More Than Life Insurance

Our Product Overview



MetLife[®]



product overview

>life insurance

Life Insurance products offered by Metropolitan Life Insurance Company, New York, NY 10166; New England Financial, Boston, MA 02111; GenAmerica Financial, St. Louis, MO 63128

>disability income insurance

>long-term care insurance

>property & casualty insurance

Auto & Home Insurance offered by Metropolitan Property and Casualty Insurance Company, Warwick, RI 02886

>annuities

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>mutual funds

offered by MetLife Securities, Inc., New York, NY 10166

>IRAs

>metlife bank savings products

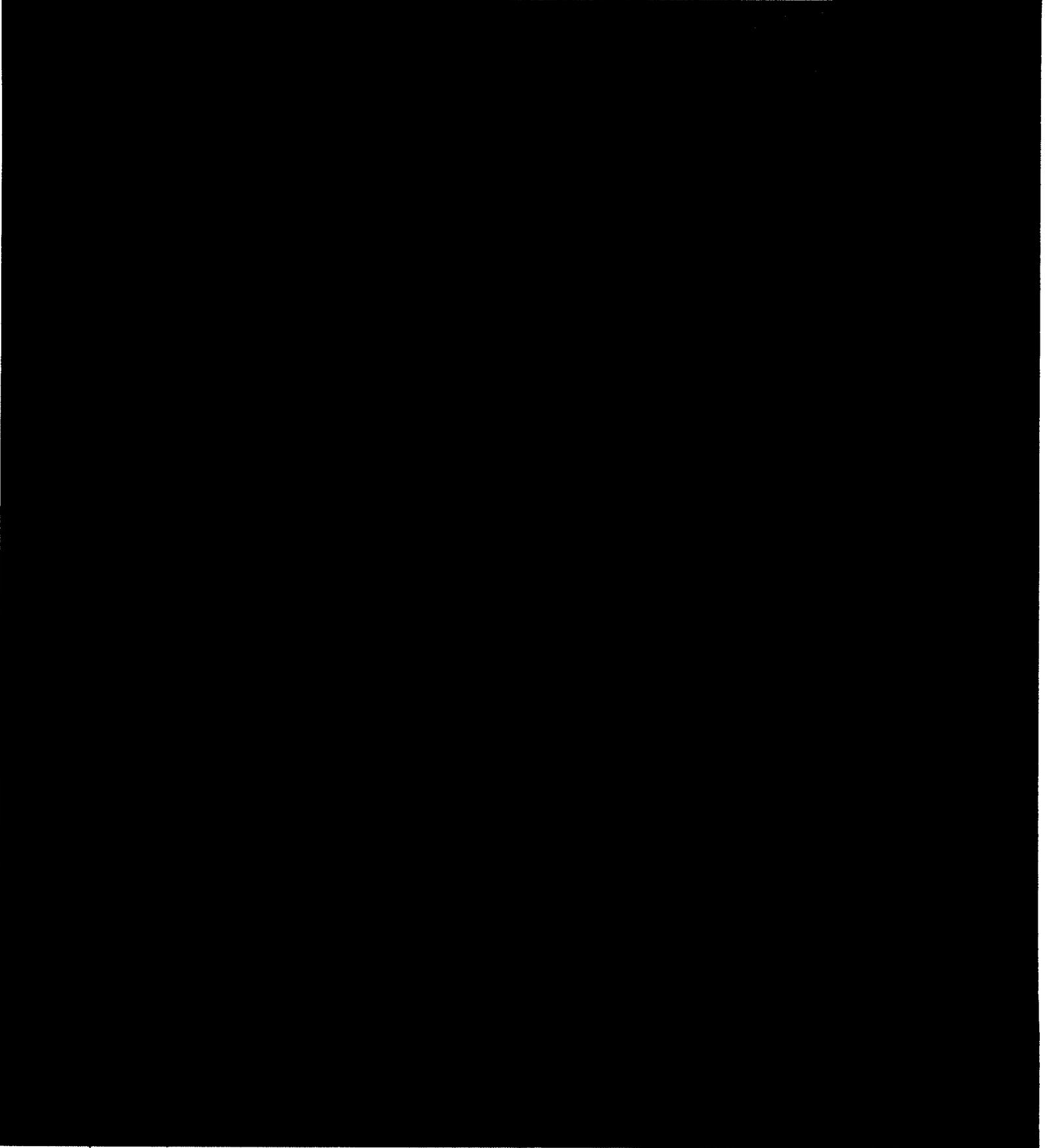
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>financial planning

offered by MetLife Securities, Inc. New York, NY 10166

>estate planning

>business planning





life insurance

Almost everybody will need life insurance at some point of his/her life. If there are people who depend on you financially and are counting on you to provide for them for years to come, having sufficient life insurance is a must.

While you may have some life insurance already in place, chances are that it is equal to no more than 3-5 years of your income. Your loved ones, however, may need financial support for much longer. Without the right amount of life insurance protection in place, they could be exposed to a financial loss that would affect their lives for years. Ask yourself, would you like to gamble with their future by not having a sufficient amount of life insurance today?

Many people feel that nothing will happen to them for years to come, but the reality is that some of these same people will unexpectedly pass away each year. So act today, before it's too late, and talk to your Financial Services Representative about making sure that your dependents have a sufficient amount of protection after you're gone.

Life insurance can also offer much more than just pure protection for those you care about. For example, cash value life insurance can help you use your insurance dollars towards building tax-advantaged accumulation to help fund your future goals, like children's college education or supplemental retirement income or any other funding needs you may have.

Business succession, estate planning or legacy building are other applications of life insurance and how it can help plan for the future. Best of all, MetLife is one of the few insurance companies that offers the whole spectrum of competitive life insurance product types, so you have a great selection from which to choose. Whether you're looking for policy guarantees, affordability, flexibility or equity based policy growth potential, we can offer you a policy that can match your needs. We know life insurance well, we've been doing it for over 135 years.

pr



disability income insurance

Unexpected things happen all the time. Many people have auto, homeowners or renters, health and life insurance to protect themselves and their families should an unfortunate incident occur, but few people consider protecting themselves. Should you become unable to work for an extended period of time due to injury or illness, you'll need an income source to pay your

Disability Income Insurance can also provide protection for your business. If you or your partner are unable to work for an extended period of time, the coverage provided can help maintain the business or it could enable a buyout of the disabled partner, depending on the type of disability insurance purchased and how it is structured.

“ **DISABILITY INCOME INSURANCE CAN PROVIDE COVERAGE TO COVER ALL, OR A PORTION OF YOUR MONTHLY EXPENSES, DEPENDING UPON THE COVERAGE YOU CHOOSE.** ”

bills. Other programs, such as Social Security, may provide some income, if you qualify, but the income provided may not be enough to pay all your bills. Disability Income Insurance can provide coverage to cover all, or a portion of your monthly expenses, depending upon the coverage you choose. With this coverage, you will have the security of knowing that your family's finances will be protected.

Disability Income Insurance provides the security that most other income-providing options cannot. MetLife offers several different types of Disability Income products with varying options that can help protect you and/or your business in the event of a disability.

Protection



annuities

Annuities are a long-term growth vehicle designed to help provide retirement income. Because it can provide a steady stream of income, annuities are an excellent way to supplement other retirement income vehicles, such as Social Security and 401(k) plans. Unlike other investments and retirement vehicles, annuities offer lifetime income with flexible payment options. For instance, a deferred annuity allows you to save and invest on a tax-deferred basis with an option to receive a stream of income in the future, whereas an immediate annuity begins a stream of income right away or within a short time afterward.

Depending on your tolerance for risk when it comes to investing for your future, there are also options in the types of annuities that can be chosen, ranging from fixed to variable. Fixed annuities pay a fixed rate of return while variable annuities offer investment choices.

MetLife offers both fixed and variable annuities to accommodate the different needs of each investor.

Whether your goal is saving for retirement, or if you've already reached your retirement goal and you want to be sure that you will never outlive your savings, an annuity may be just what you're looking for.

“ UNLIKE OTHER INVESTMENTS AND RETIREMENT VEHICLES, ANNUITIES
OFFER LIFETIME INCOME WITH FLEXIBLE PAYMENT OPTIONS. ”

divers



mutual funds

Asset allocation strategies are often employed to aid in diversifying a portfolio because they help to control risk by investing in various asset classes, such as stocks, bonds or real estate. If one asset class is adversely affected by changes in the market, other asset classes may offset the downturn. One way to further diversify your investments, while also using an asset allocation strategy, is to invest in mutual funds. These products, by design, are broadly diversified within specific asset classes and generally actively managed by experienced investment professionals. Mutual funds are available in a broad array of asset classes, such as stocks and bonds, making them excellent choices for any investor's portfolio.

Mutual funds are an efficient way to invest by pooling the resources of many fund shareholders to purchase a portfolio of stocks, bonds, and/or money market instruments to meet a specific investment objective. Mutual funds are managed by full-time, professional money managers. As an investor, you receive shares of the mutual fund in exchange for your investment dollars.

529 Plans are mutual funds created to help you save for education needs. Mutual funds can be a powerful investment choice for retirement and other savings needs as well.

Mutual funds and other securities-based products are available through MetLife Securities Inc.

ification



financial planning

Have you ever heard the old saying “people don’t plan to fail; they fail to plan”? With a MetLife Securities financial planner, you have a far greater chance of achieving your goals than if you don’t plan. And, the right financial planner will give you the guidance you need to:

- **SAVE FOR RETIREMENT**
- **DECIDE HOW TO INVEST**
- **MANAGE YOUR DEBT**
- **PROVIDE PROPER INSURANCE COVERAGE**
- **CUSTOM-DESIGN PROGRAMS TO TRY TO ACHIEVE YOUR SPECIAL GOALS**
(buying a home or condo, retiring early, financing your child’s education and more)
- **REDUCE TAXES**

MetLife’s financial planning services are designed to help you achieve your personal financial objectives. Your individual situation, priorities and goals are taken into consideration through every step of the planning process. Since no two people are alike, no two plans are alike. That’s why MetLife uses a one-on-one approach when developing a financial plan. Our goal is to provide you with peace of mind. The peace of mind that comes from knowing that you have a trusted advisor dedicated to developing a plan that addresses your personal financial objectives.

peace of





estate planning

Estate Planning is the preparation for an orderly administration and disposition of a person's assets and liabilities after death. Many people delay the process because they do not see an immediate need. Others feel that estate planning is something for the

financial complications and excessive fees. The process of estate planning includes inventorying assets and making a will and/or establishing a trust, often with an emphasis on minimizing taxes and easing estate administration. Estate Planning can

“ USE A VARIETY OF PRODUCTS TO HELP YOU BUILD —
AND PROTECT — YOUR FINANCIAL LEGACY. ”

wealthy, but when a home, investments, retirement savings and life insurance policies are calculated, you may find that your estate has a much higher value than you expected. Delaying the planning process, however, can have a devastating impact on an estate.

Successful estate planning transfers assets to beneficiaries quickly, usually with minimal tax consequences, and avoids legal and

help provide for beneficiaries and may be necessary to ensure intentions for disposition of assets are carried out.

Your Financial Services Representative can work with you and your attorney to help you with the Estate Planning process, using a variety of products to help you build — and protect — your financial legacy.

mind



business planning

Business Planning is essential, regardless of the size of the business, because it provides a sense of direction. A good business plan can ascertain the feasibility of starting a business, help prevent costly mistakes, provide a timetable for implementation, establish goals and metrics—both short term and long term, and determine how products are to be positioned. It can also help in determining the choices to make for more specific ventures of a business, such as succession planning, types of benefits to be offered and choosing a retirement plan.

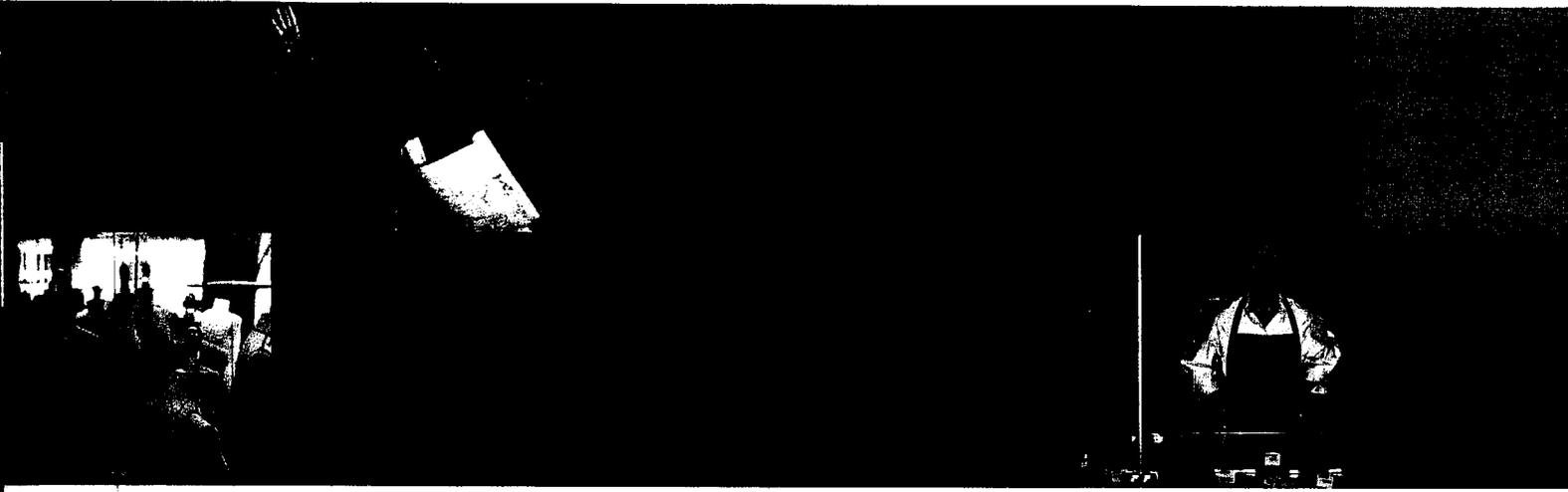
which, in publicly held companies, can be chosen by a board of directors. In a family-owned business, the transition can be more complicated because it can involve the transference of both ownership and management of the business. Transferences for family-owned businesses, and in some small and corporate businesses, can be executed through various means including buy-sell agreements, lifetime gifts and through betrothal in a will or trust. Depending upon the situation, one or more transfer methods may be employed to transition a business. A good succession

“GOOD BUSINESS PLANNING ALLOWS AN ORGANIZATION TO EASILY ADAPT AND CHANGE TO SUIT CURRENT MARKET CONDITIONS.”

Succession Planning is a process that is employed to successfully transition a business entity to new leaders/owners, and can be utilized by family, small, corporate and publicly held businesses. The transition in a corporate or publicly held business typically consists of a transfer of management,

plan includes an analysis of the structure of the business, effectively communicates the details of both the transition of the business and its future direction, minimizes tax liability and provides for owners/leaders and/or families for those vacating the organization.

d



Vision Care, Medical and Dental Insurance are benefits that many companies offer to all of their employees, however, there are additional benefits that can be provided as incentives for executives. These executive fringe benefits can include golden parachutes, incentive stock options, below market loans, executive bonuses, on employer premises gym memberships and commuter parking expenses. Some of these executive fringe benefits, such as on employer premises gym memberships and commuter parking, are tax-favored and can benefit both the business and the employee and can help attract and retain employees. Each business needs to analyze its structuring to determine what, if any, executive fringe benefits will benefit the organization. Companies generally review many different options when choosing a retirement benefit plan for employees. A qualified plan is the option many chose because it offers signifi-

cant tax advantages to both employers and employees. Employers receive an immediate tax deduction for the amount of money contributed to the plan for a particular year and employees pay no income tax on amounts contributed to the plan until those amounts are actually distributed from the plan. In addition to providing tax benefits, qualified plans generally promote retirement savings and are considered effective in attracting and retaining employees.

The market place is a dynamic environment. Good business planning allows an organization to easily adapt and change to suit current market conditions. It can also provide a clear path for the organization to follow for determining the choices to make regarding specific aspects of the business. MetLife can help you sift through the options available and devise a plan that is best suited to your business.

•
direction
•

we're here when you're ready

We realize that everyone has his or her own special needs when it comes to planning for the future. No matter what your goals may be, we can help you achieve them. A Financial Services Representative, utilizing our varied array of products and services, can help you prepare to meet your specific needs—whatever they may be.

Your MetLife Financial Services Representative has the knowledge and experience to help you create a secure future and to achieve the financial freedom that everyone desires. Take the first step today, and contact your Financial Services Representative so you begin planning for your future.

With over 400 MetLife offices nationwide, there is a local MetLife Financial Services Representative waiting to speak with you. You can also visit our web site, www.metlife.com, 24 hours a day, seven days a week, or you can call toll-free 1-800-MET-LIFE to obtain more information about any of our product lines and to request to speak with a representative.

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MetLife[®]



The MetLife Retirement Income Decisions Study: The Silent Generation Speaks



Findings from a 2005 National
Survey

The MetLife Mature Market Institute[®]
with
Mathew Greenwald & Associates

June 2005



Mature Market Institute is the company's information and policy research center relating to aging, retirement, long-term care and health care. The Institute, staffed by gerontologists, provides research, analysis, consultation and information to support Metropolitan Life Insurance Company, its corporate customers and business partners. MetLife, Inc. (NYSE: MET), is a leading provider of insurance and financial services to individual and institutional customers

Greenwald & Associates is a full-service market research company with an expertise in financial services research. Founded in 1985, Greenwald & Associates has conducted public opinion and customer-oriented research for more than 100 organizations, including many of the nation's largest companies and foremost associations.

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Executive Summary

The Silent Generation — sometimes called the Swing Generation — is a bridge between the GI Generation (those who were adults and fought in World War II) and the Baby Boomers. The Silents share some values with the GI generation, considered by some to be fiscally conservative and employed at a time when many people received lifetime pensions. Yet, they also share commonalities with the Baby Boomers. They value their lifestyle and independence, and underestimate their longevity and its implications.

During the first quarter of 2005, the MetLife Mature Market Institute commissioned a national study of 1,012 pre-retirees and retirees. To qualify for the study, participants had to be members of the "Silent Generation" — Americans between the ages of 59 and 71 (born between 1933 and 1945), which includes nearly 28.5 million men and women.

Respondents were screened to be a primary or joint decision maker in their household for financial matters and to have household financial assets, not including housing, of \$100,000 or more. This puts the respondents in the upper half, by financial assets, of all households headed by someone ages 59 to 71.

The study, which was conducted online between January 27 and February 4, 2005, focused on the Silent Generation's behavior, attitudes and concerns vis-à-vis retirement savings and income, including:

- Income and spending patterns
- Retirement spending decisions
- Knowledge and assumptions about retirement income
- Investment allocation
- Adequacy of retirement planning

The results of this study demonstrate a number of significant trends. According to the findings, today's pre-retirees and retirees are confident that they will have enough money to live comfortably to at least age 85. Perhaps the last generation to rely heavily on pension plans and Social Security benefits, a large majority of them were able to retire before the age of 65.

A majority of those in the Silent Generation have multiple sources of guaranteed income to carry them through retirement. Most pre-retirees and retirees expect or have fixed streams of income from pensions, annuities, or both. Those who have these sources of regular income are much more likely to feel confident about their financial futures, no matter what their income or asset level. The survey also found that this generation is not driven to leave an inheritance to their heirs.



...ent about retirement income, many members of the Silent Generation are at risk of outliving their retirement assets. Some appear to overestimate the value of their Social Security payouts and most probably overestimate how long they will be able to work part- or full-time during their retirement. They also overestimate their post-retirement expenses, especially healthcare. Most do not develop a budget for their retirement income and also lack safeguards for their spending.

...seems to result from a strong focus on *accumulating* retirement assets, versus how they will use their nest egg for post-retirement living. It is also stems from a narrow view of financial risks. Members of the Silent Generation worry frequently, for example, about healthcare costs and stock market downturns, but are not as concerned about longer-term issues such as outliving their retirement savings or the possibility that they will need to provide care to a family member who becomes chronically ill. In fact, many pre-retirees and retirees say they never worry about longevity risk.

The Silent Generation appears to be comfortable with retirement, perhaps because they can count on a steady stream of income. However, due to increased longevity, the uncertainty of the economic climate and unanticipated expenses, they may face hurdles in the future. Nonetheless, their positive experience with dependable streams of income can set an example for Baby Boomers and other generations that follow.

Methodology

The MetLife Retirement Income Decisions Survey was conducted for the MetLife Mature Market Institute by Mathew Greenwald & Associates, Inc. during the first quarter of 2005 and consists of a 14-minute online survey with a total of 1,012 respondents — 503 pre-retirees and 509 retirees. To qualify for the study, participants had to be between the ages of 59 and 71, have non-housing financial assets of at least \$100,000 and identify themselves as a primary or joint financial decision-maker for their household. The margin of error (at the 95% confidence level) is plus or minus four and one-half percentage points for both pre-retirees and retirees. Percentages in tables and charts may not total 100%, due to rounding.



Profile of Respondents*

The pre-retirees and retirees polled for the MetLife study represent a broad, cross-section of respondents. Respondents include an even mix of men and women age 59 – 71 and a diverse range of household income levels.

	Pre-Retirees	Retirees
Gender		
Male	52%	50%
Female	48%	50%
Age		
59 – 61	47%	18%
62 – 64	33%	23%
65 – 67	13%	28%
68 – 71	7%	31%
Average	<i>62.4 years</i>	<i>65.4 years</i>
Education		
Some High School	**	**
High School Graduate	12%	16%
Some College/Technical School	27%	32%
College Graduate	31%	30%
Graduate Degree	29%	22%
Marital Status		
Married	74%	71%
Not Married, Living w/ Partner	2%	2%
Divorced, Separated, Widowed	20%	20%
Single, Never Married	4%	4%



	Pre-Retirees	Retirees
Marital Status		
Married	37%	74%
Single	63%	25%
Don't Know	1%	1%
Assets***		
\$0 - \$149,999	14%	16%
\$150,000 - \$249,999	26%	22%
\$250,000 - \$499,999	30%	28%
\$500,000 - \$999,999	21%	21%
\$1 million+	8%	13%
Household Income		
Less than \$40,000	8%	22%
\$40,000 - \$69,999	23%	42%
\$70,000 - \$99,999	33%	21%
\$100,000 - \$149,999	22%	8%
\$150,000+	12%	6%
Don't Know	2%	2%

* Percentages in tables and charts may not total 100%, due to rounding.

** Less than 0.5%.

***Excluding housing.



Key Findings

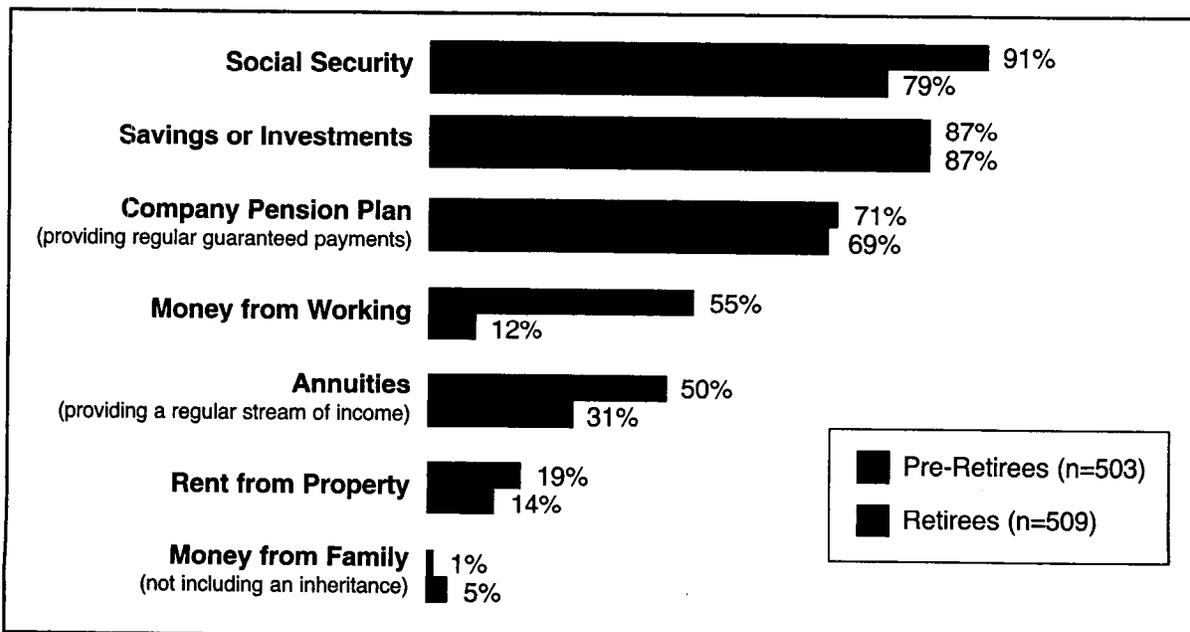
Retirees Who Have Both a Pension and an Annuity are Three Times More Likely to Say Retirement is Much Better Than They Expected

Nearly all members of the Silent Generation (ages 59 – 71) are confident about their retirement income. This level of security is attributed, to at least some extent, to the fact that many in this generation benefited from a company pension plan. Also, most in this generation qualify/qualified for full Social Security benefits at age 65, which will not be the case for future generations. Nine in ten retirees say that their lifestyle in retirement is either as good as (42%) or better than expected (49%).

Nine out of ten pre-retirees (91%) and 79% of retirees have or expect to have income from Social Security. In addition, most have other sources of guaranteed income during retirement. About eight in ten pre-retirees and retirees expect or have fixed streams of income from pensions, annuities, or both (pre-retirees 84%, retirees 79%).

Specifically, about seven in ten have or anticipate income from regular, guaranteed payments from a company pension plan during retirement (pre-retirees 71%, retirees 69%). And nearly one-third (31%) of retirees surveyed say that they receive retirement income from annuities. Half of pre-retirees (50%) expect income from annuities in the first year of their retirement.

In 2004, which were sources of income for you*, regardless of whether you spent it, saved it, or reinvested it? [Pre-Retirees: During your first year of retirement, which do you expect will be sources...]

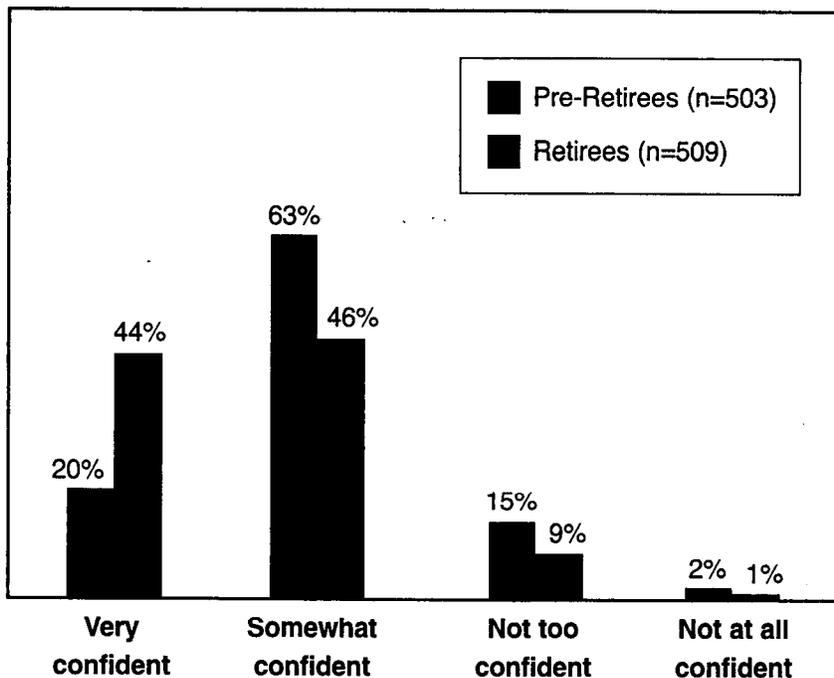


*If married: and your spouse



50%) and pre-retirees (83%) are confident that they will have enough money to live comfortably to at least age 85. Confidence levels rise among those with multiple streams of income in place beyond Social Security. Those in the Silent Generation who have or anticipate retirement income from both a pension and an annuity are more likely than those with neither to feel *somewhat* or *very* confident that they will have enough money to live comfortably until at least age 85 (94% vs. 82%).

How confident are you that you will have enough money to live comfortably if you live to 85 years of age?



Retirees who have regular income from either a pension or an annuity are more than twice as likely as those with neither to say that retirement is *much* better than they expected it would be (25% vs. 11%), and those who have both a pension and an annuity are three times as likely (32%).



A Generation That Witnessed More Job Security, Retirees and Pre-Retirees Gravitate Toward Annuities and Investments That Provide Lifetime Income

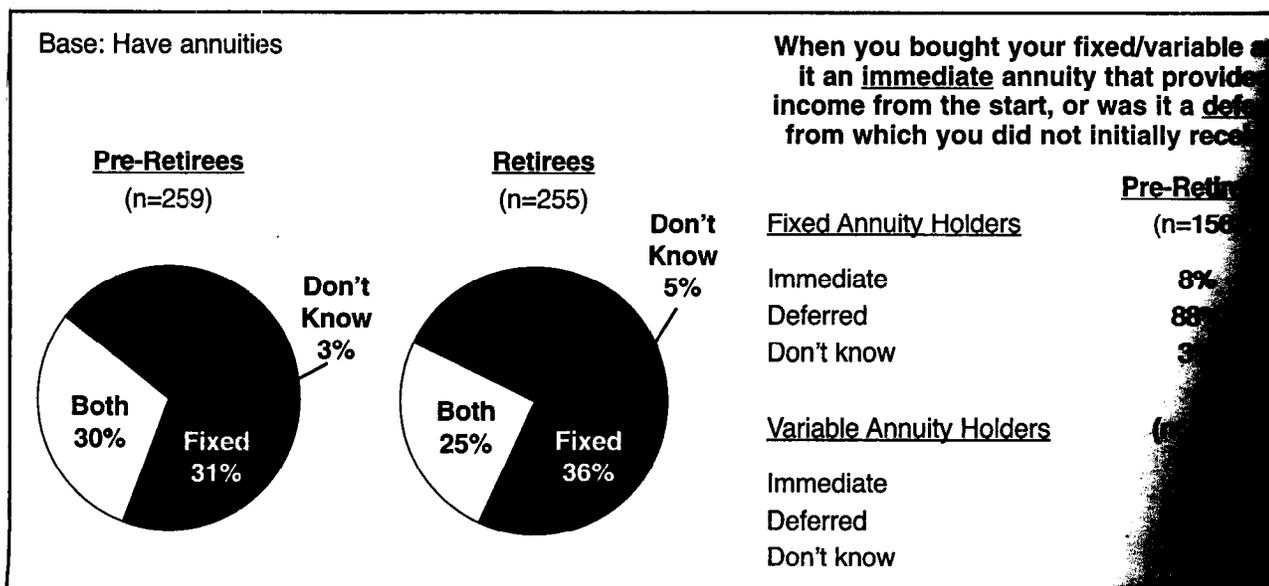
The Silent Generation spent their working years during an era that was generally more stable for employees. Hence, it is not surprising that fixed income is very important when pre-retirees and retirees are deciding how much money they can spend during retirement. In fact, three-quarters of respondents say the amount of income they expect to receive from fixed sources is an extremely or very important factor in deciding how much money they spend in the current year (pre-retirees 77%, retirees 78%).

This sense of stability carries over to their retirement savings patterns as well. Over half of pre-retirees (55%) and retirees (53%) have part of their assets in annuities. Most (87%) pre-retirees and retirees have savings, investments or insurance that will provide additional sources of income in retirement.

Nearly three in ten pre-retirees (29%) and retirees (27%) have 1% to 20% of their retirement savings in annuities; an additional 26% of both groups have 21% to 100% of their retirement savings in annuities. Among retirees, women (59%) are more likely than men (47%) to own an annuity.

The percentages of respondents who own fixed and variable annuities are roughly equal: Among annuity owners, two-thirds of pre-retirees (66%) and six in ten retirees (59%) report owning variable annuities, and about six in ten of each group own fixed annuities (60%, 62%). [These figures include a share who own both types.]

Are those annuities fixed or variable?



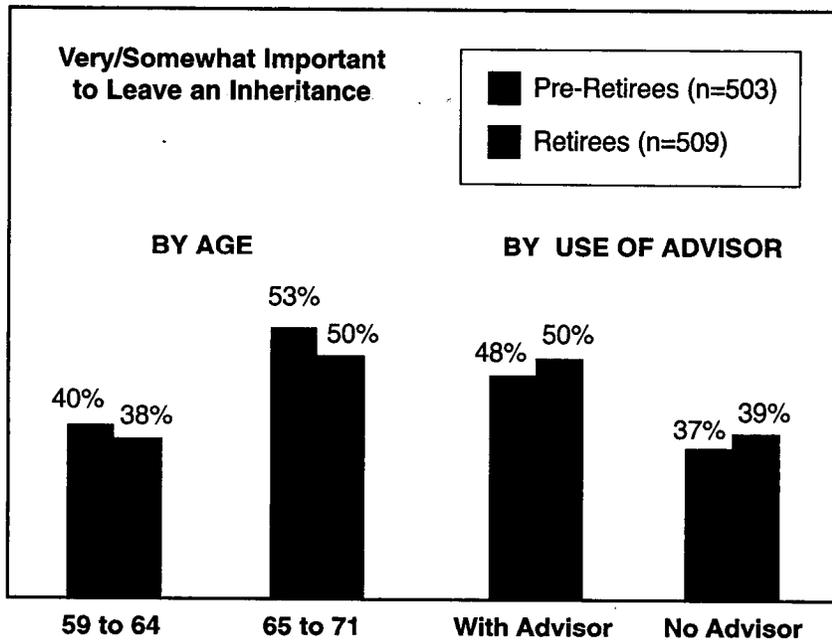


Silent Generation Retirees/Pre-Retirees Believe It's Important to Leave an Inheritance

While many respondents believe that the Silent Generation will carefully budget for and leave an inheritance for their beneficiaries, most of today's retirees and pre-retirees view leaving an inheritance to anyone other than their spouse as relatively unimportant. Fewer than half of pre-retirees (45%) and pre-retirees (43%) say it's important. This may result in a greater emphasis on spending money while they are living.

It is more common for those who are 65 years of age or older to place importance on leaving an inheritance than it is for younger pre-retirees and retirees (53% vs. 40% pre-retirees, 50% vs. 38% retirees).

**How important a goal is it for you personally to leave an inheritance to anyone?
[If married: other than your spouse]**



In terms of planning, only one-third of retirees (35%) and pre-retirees (33%) factor the amount of money they want to leave as an inheritance into their current spending decisions. By comparison, more than two-thirds of both groups factor lifestyle goals into their spending decisions (68% for pre-retirees, 72% retirees). Respondents who work with a financial advisor tend to place a higher priority on leaving an inheritance than those who do not (48% vs. 37% for pre-retirees; 50% vs. 39% of retirees).

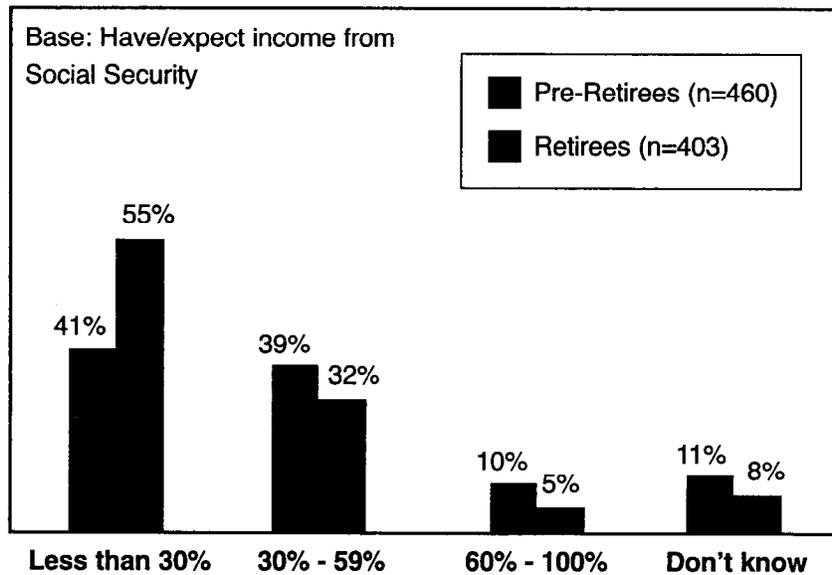


Silent Generation Retirees Build Sizeable Nest Eggs, But Are Less Savvy About Cash Flow Issues and Retirement Income

The most affluent half of today's Silent Generation retirees and pre-retirees have done a solid job of saving for retirement; they have built sizeable nest eggs and they protect their funds through diversification. Nearly all of these pre-retirees (96%) and retirees (95%) have retirement savings in at least two of the following categories: equities, bonds, accounts with fixed rates of return, annuities, and other investments. Relatively few of the retirees get income from property (14%), working (12%) or family members (5%).

While many have a healthy nest egg, many pre-retirees appear to be over confident about the anticipated size of their retirement income. They also appear to be underestimating their retirement expenses. On the income front, for example, nearly half of pre-retirees who expect Social Security think their payouts will equal 30 percent or more of their pre-retirement income (48%). Among retirees who receive Social Security, however, only one-third (37%) currently receive payouts of this size. According to the Social Security Administration, the average Social Security payment for 2005 is \$955 per month.

Thinking about the amount of Social Security you* [Pre-Retirees: expect to] receive, how much is that as a proportion of the income you received prior to retiring [Pre-Retirees: your current income]?**



*If married: and your spouse

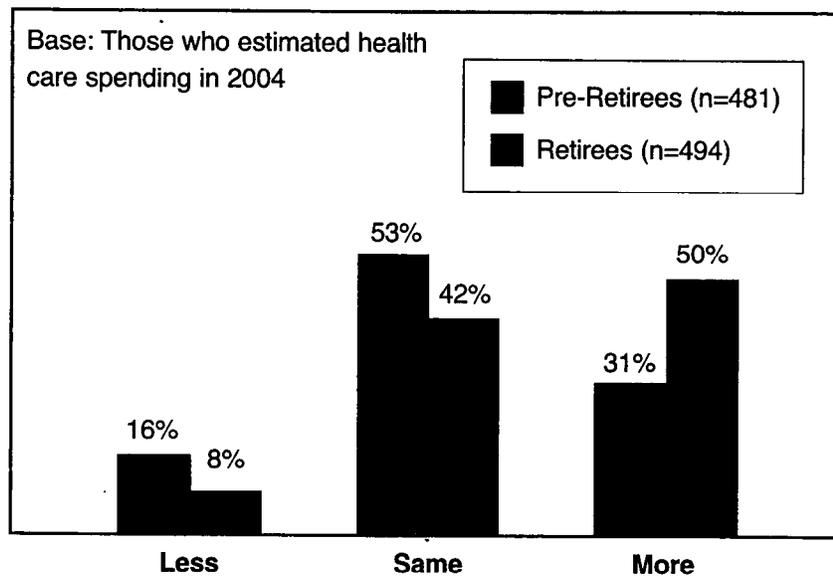
**if married: your combined income



In terms of spending, nearly two-thirds (63%) of pre-retirees expect to spend less in retirement than they did during the years leading up to retirement. Based on the experience of current retirees, however, down-shifting is more likely to be the exception than the norm. Roughly one-quarter (28%) of today's retirees report a lower level of spending during retirement, while most (51%) say that they spend about the same. One in five retirees (19%) say they spend more in retirement than they did before they stopped working. Retirees who are single (38%) are more likely than married retirees (24%) to spend less money in retirement than they did before. Still, two in three retirees (65%) say less than 70% of their spending was on necessities.

One reason for the discrepancy between pre-retiree expectations and retiree experience may be unanticipated healthcare costs. While only 31% of pre-retirees expect to spend more on healthcare in retirement — and 16% expect to spend less — half (50%) of retirees indicate that their healthcare expenses are higher post-retirement. Only 8% of retirees report lower healthcare bills.

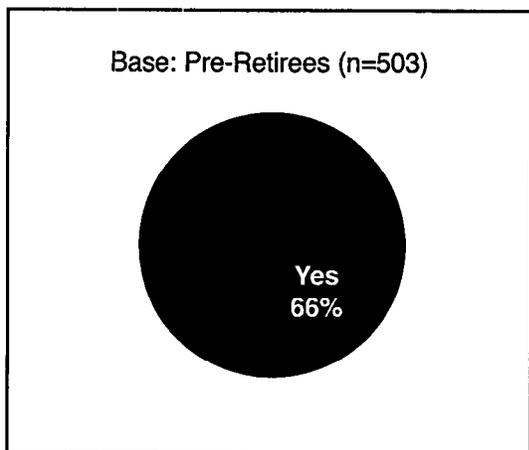
How [expected] retirement spending on health care compares to pre-retirement spending





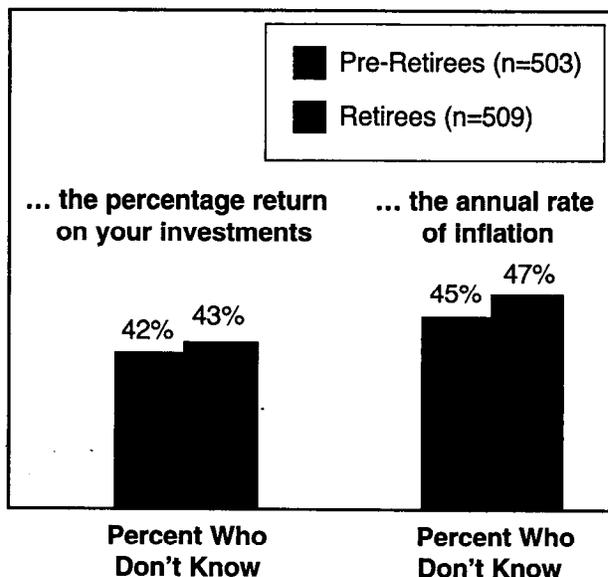
Although they've carefully saved for retirement, the Silent Generation has done a less solid job of planning out their retirement income to make sure it will safely last as long as they do. One-third (34%) of pre-retirees have never tried to calculate how much monthly income they will need in retirement. A larger percentage of pre-retirees (42%) and retirees (43%) have not estimated how much return their investments will produce each year, on average, over the next ten years. Additionally, nearly half (45% of pre-retirees and 47% of retirees) have not estimated the annual rate of inflation over the next ten years.

Have you tried to figure out how much monthly income you* will need in retirement?



*If married: and your spouse

What do you estimate (...) will be, on average, over the next ten years?



Perhaps as a result, many members of the Silent Generation do not have safeguards against overspending — “rainy day” funds are in place, but many are uninformed when it comes to how much they need to live on. The majority of retirees (60%), for example, draw on their retirement savings and investments (regularly or occasionally) as a source of income for living expenses with one-quarter (24%) using them as a regular source. Among those who dip into their savings, most (60%) do not have any pre-determined limit on the amount that they are willing to withdraw.

When looking at the relationship between a retiree’s assets and the likelihood that he/she will withdraw savings/investments for living expenses, the study found that those with higher assets are more likely to use savings and investments as a regular source of funds to pay for living expenses. Those retirees who work with a financial advisor are more likely than those who do not use a financial professional to use these funds as a regular source for living (31% vs. 17%). Nearly three in ten (29%) retirees with assets of \$250,000 or more use their savings on a regular basis, compared with 17% of retirees with less than \$250,000. Approximately one-third (37%) of retirees with \$250,000+ in assets say they “never” or “only in the case of an emergency” touch their savings/assets, compared with 46% of retirees with assets below \$250,000.



Millennium Retirees and Pre-Retirees are Financially Near-Sighted, Especially When It Comes to Longevity Planning

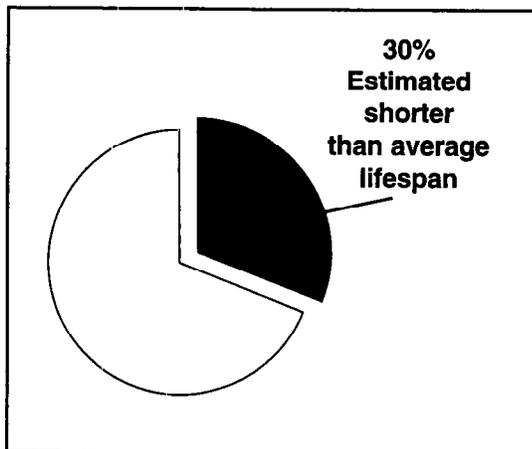
Millennium members of the Silent Generation worry frequently about healthcare costs and market dips, but indicate that they are not as worried about less immediate issues such as having adequate income throughout their retirement or having to provide care to a family member who becomes ill or infirm.

More than one-half and one-third of retirees and pre-retirees worry at least once a month about short-term financial stresses such as a rise in the cost of medical care (reported by 54% of pre-retirees and 40% of retirees) or a drop in the stock market (reported by 44% of pre-retirees and 39% of retirees). But relatively few think about longer-term concerns such as how unexpected longevity could affect their financial security in retirement (19% of pre-retirees and 16% respectively) or that they may need to provide care to a family member (24% of pre-retirees and 22% respectively). In fact, 34% of pre-retirees and 43% of retirees say they never worry about living longer than expected.

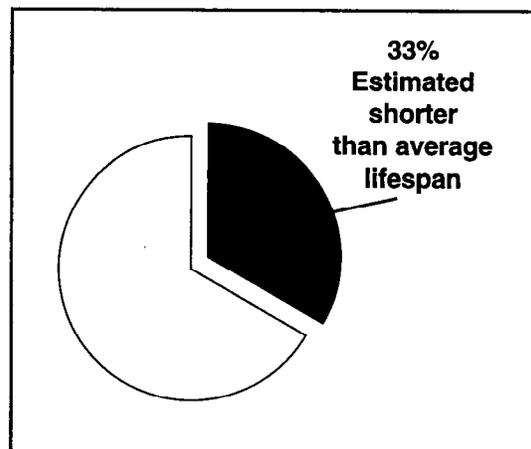
One reason for this is probably that a number of people in the Silent Generation are underestimating how long they will live. Three in ten pre-retirees (30%) in good health and one in three (33%) retirees in good health estimate that they will live shorter than the average life expectancy for their age.

Among those in good health

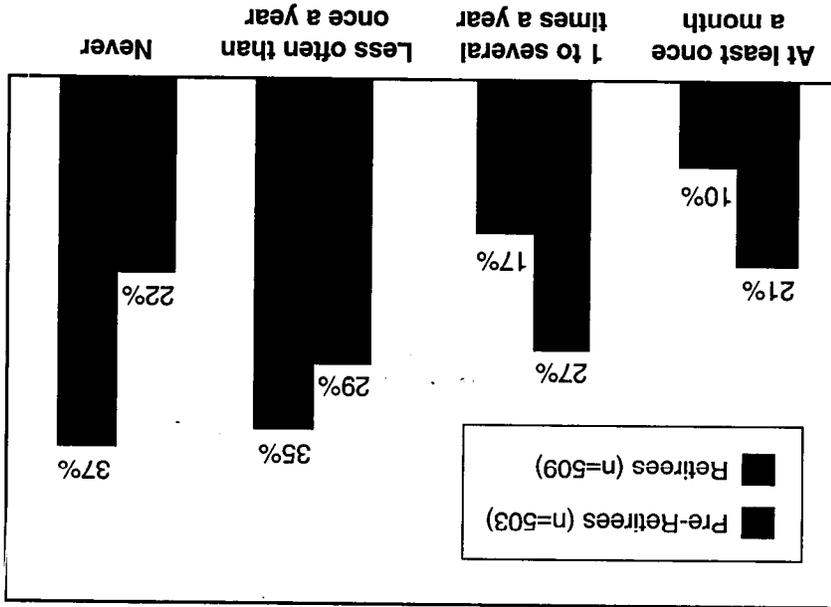
Pre-Retirees



Retirees



Even though annual nursing home care costs in 2004 averaged more than \$70,000, according to the MetLife Market Survey of Nursing Home and Home Care Costs 2004, half of pre-retirees (50%) and retirees (55%) say that the cost of potential long-term care is not a highly important factor in deciding how much money they will spend in the current year. Among retirees, females (51%) consider it a much more important issue than males (39%). Yet, around one-third of pre-retirees (34%) and retirees (28%) worry at least once a month that their financial security in retirement will be significantly affected by someone in their household needing long-term care. Another 52% of pre-retirees and 55% of retirees worry about it at least sometimes.

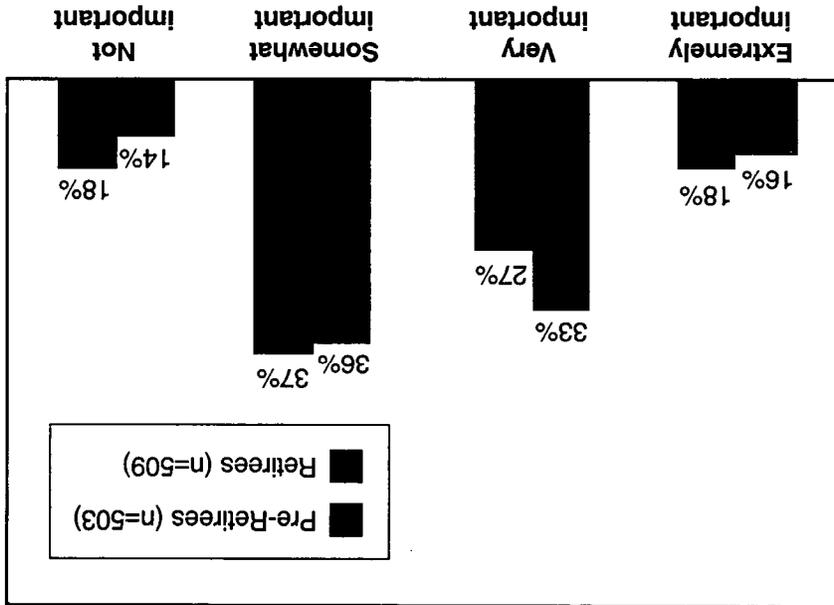


How often, if at all, do you worry that you will run out of money in retirement?

More than one-third of retirees (37%) never worry about running out of money in retirement and another 35% worry about this less than once a year. Silent Generation members still worry a little more about running out of money (which may help explain why they are still working); 22% never worry about this and another 29% worry less than once a year. Yet, longevity can have a major impact on retirement funds. Additional, unanticipated years of retirement can be expensive ones because of the cumulative effect of inflation, a fact that many in the Silent Generation do not appear to fully understand. More than half of pre-retirees (54%) and four in ten retirees (41%) say they would change their spending, saving, or earning activity if inflation made costs rise 30% over the next nine years; yet, this is just what would happen if inflation maintains a moderate rise of three percent per year.



Deciding how much you (and your spouse) will spend this year, how important is the cost of your (and your spouse's) current potential long-term care?



More than half (55%) of pre-retirees expect to supplement their retirement income with full- or part-time employment. Yet only 12% of the retired Silents worked after retirement. This suggests that expectations of post-retirement work will not be met by a significant number of pre-retirees.

Also, unrealistic expectations about investment return could lead some to have lower assets in their later years than they expect. Of those who feel they can estimate the return they can average over the next ten years, one-third of pre-retirees (32%) and retirees (36%) predict it will be 9% or more, a figure that most financial professionals feel is highly unlikely.



Implications for the Future

This most affluent half of the Silent Generation is in many ways a role model for tomorrow's retirees – Baby Boomers, GenXers and Yers. They saved a significant amount of money. Many were given or developed regular sources of income that will help see them through retirement. Overall, Silent Generation pre-retirees and retirees feel confident about their financial futures in retirement.

This group was helped by the fact that they worked in era in which company defined benefit pension plans were more prevalent and when Social Security benefits are assured. With the age that people are entitled to full Social Security benefits rising and the premium for Medicare Part B increasing, which comes right out of Social Security benefits, future generations will likely face uncertainty about the amount of income they can expect from Social Security.

One of the lessons from the Silent Generation is that getting regular sources of income leads to a feeling of comfort about retirement security. Among today's retirees, those who have regular income from either a pension plan or an annuity are more than twice as likely as those with neither to say that retirement is much better than they expected it to be (25% vs. 11%), and those who have both a pension and an annuity are three times as likely (32%). To replicate this sense of well being, future retirees may seek out or create new sources of guaranteed lifelong retirement income, such as annuities.

As Americans live longer and healthier lives, the challenge of providing sufficient income throughout the entire retirement period becomes even greater. With less replacement income from Social Security, a smaller likelihood of receiving a defined benefit pension plan and decreased chances of receiving an inheritance from their parents, how will tomorrow's retirees budget their money during retirement?

Further complicating the problem is the rising cost of healthcare. The survey found that it is likely that many pre-retirees and retirees are currently underestimating what their healthcare expenditures will be during retirement. They also don't consider the high cost of long-term care for themselves or for a family member who may need care. As more employers reduce or eliminate health care benefits for retirees, this discrepancy is likely to increase and take up a larger percentage of retirement income.

A key challenge for every generation as they enter retirement is to make sure their money lasts as long as they do. This requires choosing the right portfolio, getting protection against retirement risks, such as market risk, inflation risk and longevity risk, and choosing a spending level that will allow assets to last. Hopefully, learning from the experiences of the Silent Generation will help the next generations to achieve the financial security they desire.

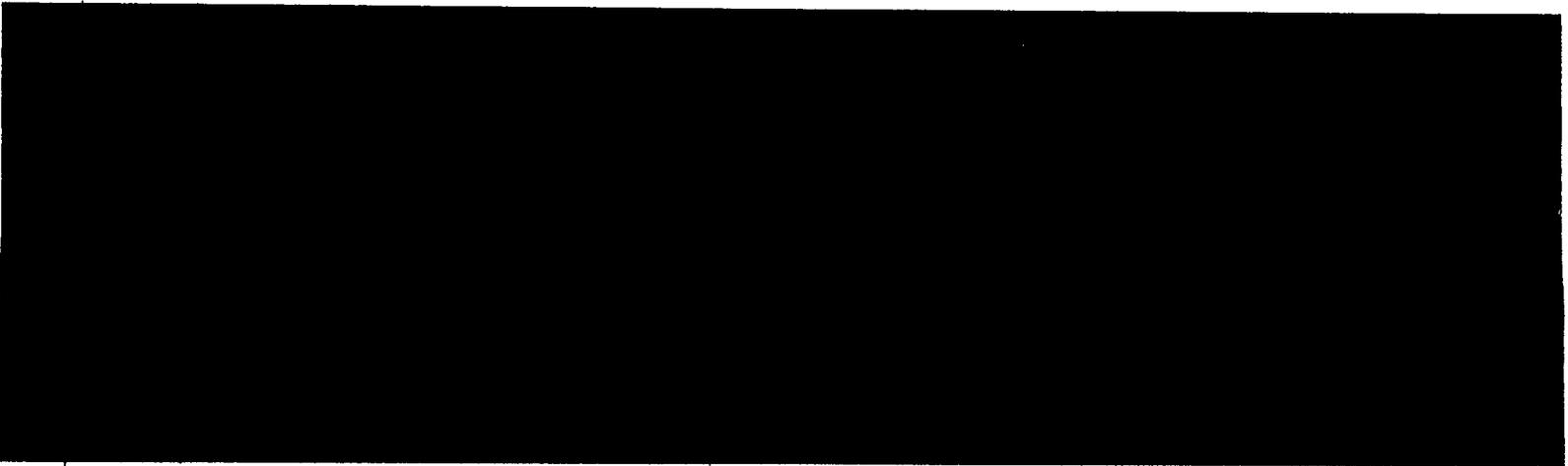


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June 2005

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Refer to THE GUIDE, your Life Underwriting on-line guide for a more in-depth explanation of our underwriting guidelines.

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1	Telephone Surveys/Interviews—Consumer Reports
2	Tobacco Use Guidelines
3	Routine APS Requirements
3	Motor Vehicle Records (MVR)
4	Medical Underwriting Requirements
6	Elite Plus
7	Preferred Plus/Select Preferred and Elite
8	Standard Plus and Preferred NS and Preferred Smoker
	Standard (Smoker and Non Smoker)
	Unisex Height and Weight Limit Tables
	Financial Underwriting Requirements
	Foreign Risks
	Immigrants and Non-Immigrants Residing
	Foreign Travel by U.S. Residents
	Military Personnel
	Foreign Residents
	Underwriting Programs
	Policy State and Application Forms
	Managing Your Cases

Quality Assurance (QA) Customer Contact Program—A compliance program via tele-interview or mailed survey to verify certain information on the application and ensure the client fully understands the product purchased.

Personal History Interview (PHI)—A routine tele-interview scheduled to collect certain underwriting information for all ages at amounts of \$1,000,001 through \$5,000,000 inclusive. Where the insured is the owner, the PHI (only one contact with your customer) will include required compliance questions. Where the owner is not the insured, a post-issue written QA survey will be mailed to the owner.

Investigative Consumer Report—All ages over \$5,000,000.

For Elite Plus, Preferred Plus, Select Preferred, Elite, Standard Plus, Preferred Nonsmoker and Preferred Smoker, proposed insureds must meet all other criteria. Cigars, pipes and smokeless tobacco with negative urine specimen qualify for nonsmoker rates; however, Standard Plus and Preferred Nonsmoker are the best available classes.

Elite Plus, Preferred Plus, Select Preferred or Elite (Non-tobacco)—No tobacco (in any form) or nicotine substitute use (e.g., nicotine patch, gum or nasal spray, etc.) within four years of application and urine analysis negative for nicotine.

Standard Plus or Preferred Nonsmoker (Non-Tobacco)—No cigarette smoking or use of nicotine substitutes within 12 months of application and urine analysis negative for nicotine; alternate forms of tobacco use (cigar, pipe or smokeless tobacco) currently or in the past and urine analysis negative for nicotine.

Preferred Smoker—Cigarette smoking or use of tobacco substitutes currently or within 12 months of application; or a urinalysis positive for nicotine.

Standard or Substandard Nonsmoker—Average or impaired risk, no cigarette smoking or use of nicotine substitutes within 12 months of application; tests negative for nicotine or no testing required.

Standard or Substandard Smoker—Average or impaired risk, cigarette smoking or use of nicotine substitutes within 12 months of application. Regardless of admission of cigarette smoking or tobacco use, appropriate smoker class assigned when urine is positive for nicotine.

For the following ages and amounts, driving records will be ordered routinely for all persons proposed for insurance.

Ages 18 - 35	\$100,000 and over
Ages 36 - 65	\$1,000,001 and over
Ages 66 and older	\$250,000 and over

If your client has had a checkup/physical exam within 12-24 months, an APS should be ordered based on the following.

0	\$100,001 and over	Not Applicable
1-14	\$250,000 and over	
15-50	\$1,000,001 and over	
51-60	\$500,001 and over	
61-70	\$100,000 and over	
71 +	\$100,000 and over	\$250,000 and over

ELITE PLUS: Ages 18-75 where available.

**PREFERRED PLUS: Ages 18-75 where available.
SELECT PREFERRED/ELITE: Ages 18-80 where available.**

Use Build Table in this pamphlet.

140/85 or less
140/90 or less
No medication within the last 12 months

Some elevated results qualify

220 or less
240 or less
Ratio 5.0 or less (all ages)

Current medication acceptable if level maintained for at least 12 months. (all ages)

No Aviation except for non-ratable Commercial Pilots.
No ratable Avocations, Occupations or Foreign Travel; Exclusion Riders acceptable where available.
No Foreign residence, except Canada.
No FFPs for any reason.
No DWI convictions within past 5 years.
Maximum of 2 moving violations within past 3 years.

No history or treatment

No history or treatment for Diabetes, Cancer (except basal cell) or Cardiovascular Disease. No FFPs.

No immediate family members (parents or siblings) with onset of cardiovascular disease or diabetes prior to age 65.

No use of nicotine (in any form) for past 48 months and negative nicotine test

Other medical or nonmedical risks not listed above may preclude consideration of the Preferred classes.
Values listed in this chart represent the maximum allowable.

DWI = Driving While Intoxicated
FFP = Flat Extra Premium

Build
Use Build Table in this pamphlet.

Blood Pressure
Age 44 & under 130/80 or less
Age 45 & over 135/85 or less
No medication within the last 12 months

Blood and Urine Profile
Within normal limits

Cholesterol
200 or less
210 or less
Ratio 4.5 or less (all ages)
210 or less
Ratio 4.5 or less (all ages)

Available with current medication if acceptable level maintained for at least 12 months. (all ages)

Aviation
No Aviation except for non-ratable Commercial Pilots.
No ratable Avocations, Occupations or Foreign Travel; Exclusion Riders acceptable where available.
No Foreign residence, except Canada.
No FFPs for any reason.

Driving History
No DWI convictions within past 5 years.
Maximum of 2 moving violations within past 5 years.

Substance Abuse (Alcohol/Drugs)
No history or treatment

Personal Health History
No history or treatment for Diabetes, Cancer (except basal cell) or Cardiovascular Disease. No FFPs.

Family History
No immediate family members (parents or siblings) with onset of cardiovascular disease or diabetes prior to age 65.

Tobacco
No use of nicotine (in any form) for past 48 months and negative nicotine test

STANDARD PLUS (Non-Tobacco) Age 18-75 where available.
PREFERRED (Nonsmoker and Smoker) Age 18-80 where available.

Build	Use Build Table in this pamphlet
Blood Pressure	Age 44 & under 140/90 or less Age 45 & over 145/90 or less
Age 45 & over	Current medication acceptable for all ages
Blood and Urine Profile	Some elevated results qualify
Cholesterol (All Ages)	250 or less and Ratio 6.0 or less
Aviation	Aviation, Avocation, Occupation FEPs or Exclusion
Aviation, Avocation, Occupation FEPs or Exclusion	Rider acceptable. No Foreign Travel or Residence FEPs.
Foreign Travel & Residence FEPs	No Medical FEPs.
Driving History	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 3 years.
Substance Abuse (Alcohol/Drugs)	No history in past 10 years.

Personal Health History	No history of: Diabetes (except gestational), Cardiovascular Disease, Cancer (except basal cell) within the last 10 years. No FEPs.
Family History	No immediate family members (parents or siblings) with onset of cardiovascular disease or diabetes prior to age 60. (Not Applicable if Proposed Insured is age 66 or older)
Tobacco	No cigarettes/ no tobacco substitutes in the past 12 months and negative nicotine test.
Current cigarette use or positive nicotine test.	Current cigarette use or positive nicotine test.
Elite Plus	No Equivalent
Preferred Plus	Elite
Standard Plus	Preferred Nonsmoker
Preferred Plus	Select Preferred
Elite Plus	No Equivalent
Preferred Plus	Preferred Nonsmoker
Standard Plus	Preferred Nonsmoker

DWI = Driving While Intoxicated
 FEP = Flat Extra Premium
 Other medical or non-medical risks not listed above may preclude consideration of the Preferred classes.
 Values listed in this chart represent the maximum allowable.
 ELITE PLUS, PREFERRED PLUS and STANDARD PLUS are the preferred (non-tobacco) classes for the MetLife Investors (MLI USA and First MLI) brand. All other classifications are the same.

The weights shown represent the maximum allowable weight.

The Personal Financial Statement should be completed for risk amounts of \$1,000,000 and over. The Business Supplement should be completed for all business insurance applications.

Current income multiplication factors for determining the maximum amounts of insurance in force and applied for in all companies:

30	Up to 30
25	31-40
20	41-50
15	51-55
10	56-65
7	66-70
5	Over 70

The future value of the proposed insured's estate should generally be projected at a rate of 7% for the maximum number of years as shown below.

15	Up to 40
12	41-60
7	61-75
	76+

These guidelines are intended to provide a general formula to calculate suggested maximum amounts of life insurance that should meet the financial needs of your clients. Additional information/explanation will be needed when projections exceed those listed above.

210	199	188	144	4' 8"
218	207	196	155	4' 9"
221	211	200	161	4' 10"
226	215	204	166	4' 11"
230	220	209	172	5' 0"
234	224	213	177	5' 1"
240	229	218	183	5' 2"
246	235	224	188	5' 3"
252	243	230	194	5' 4"
258	247	236	199	5' 5"
265	253	242	205	5' 6"
273	261	249	210	5' 7"
281	269	257	216	5' 8"
288	276	263	221	5' 9"
296	283	270	227	5' 10"
304	291	278	232	5' 11"
312	299	286	238	6' 0"
320	307	294	244	6' 1"
328	315	302	250	6' 2"
336	323	310	255	6' 3"
344	331	318	260	6' 4"
352	339	325	265	6' 5"
360	347	333	271	6' 6"
368	355	341	277	6' 7"
376	363	349	283	6' 8"
384	371	357	289	6' 9"
389	384	369	295	6' 10"
			301	6' 11"

Individual consideration will be given for heights above or below those listed in chart, for weights indicated by an asterisk and for Table B or C at or below age 15.

Dependent Spouse: At amounts greater than \$125,000, the non-dependent spouse's total insurance (in-force and applied for) must generally be equal to dependent spouse total insurance amount.

Juvenile Insurance: The coverage amount on a juvenile will be determined by the total amount of insurance on the higher income-earning parent; an equal coverage amount in force is required. Amounts in excess of \$1 million will receive individual consideration.

College seniors and graduate students may be considered for \$250,000 in coverage without being subject to the foregoing requirements.

Under New York state law, if the child is dependent on the applicant for support and if the amount of insurance in force and applied for in all companies exceeds \$25,000, the insurance may be issued only if the insurance on the applicant is equal to:

- At least four times the amount in force and applied for on the child under 4½ years of age, or
- At least twice the amount in force and applied for on the child between 4½ and 14½ years of age.

The following pages provide information on how we will consider these various groups and risk factors. Additional restrictions may apply and consideration may be contingent on the availability of reinsurance.

- Our ability to investigate a claim.
- The following pages provide information on how we will consider these various groups and risk factors.
- Additional restrictions may apply and consideration may be contingent on the availability of reinsurance.
- The laws of the United States
- The laws of the country of residence
- The laws of the country of residence or visitation
- Economic, political and medical stability of the country of residence or visitation
- Length of time outside of the U.S.
- Economic, political and medical stability of the country of residence or visitation
- The laws of the country of residence
- Availability of reinsurance
- The laws of the United States
- The proposed insured's ties to the U.S.
- The availability of medical and non-medical information
- Our ability to investigate a claim.

Recent immigrants, non-immigrants, foreign residents and foreign travel present many underwriting opportunities and challenges. When underwriting the foreign risk many factors must be considered, including:

- Length of time outside of the U.S.
- Economic, political and medical stability of the country of residence or visitation
- The laws of the country of residence
- The laws of the United States
- The proposed insured's ties to the U.S.
- The availability of medical and non-medical information
- Our ability to investigate a claim.

Retention: Single Life: \$25,000,000
 Survivorship Life: \$30,000,000
 Automatic Binding Limit: \$50,000,000
 Automatic Binding Limit for Professional Athletes: \$10,000,000
 Jumbo Limit: \$65,000,000 (Total amount in-force and applied for with all companies.)
 *MetLife retention generally reserved for capacity

Illegal aliens will not be considered for any amount of insurance regardless of the length of residency.

We will consider U.S. permanent residents who travel up to a maximum of 3 months within one calendar year for amounts of insurance (in-force and applied for) up to \$10 million without an extra premium for the travel risk for travel to countries on the "A-List." Travel to countries not on the "A-List" may be considered with or without an extra charge for the travel risk, or may be subject to the availability of reinsurance. ("A-List" countries listed in THE GUIDE.) We will also consider U.S. permanent residents who travel up to a maximum of 3 months within one calendar year for amounts of insurance (in force and applied for) up to \$2 million (\$4 million for travel to South Africa, Ecuador, India, Israel*, Malaysia, Peru, Poland and China, Czech Republic, Dominican Republic, South Africa.

* Israel travel maximum is 12 months.

All plans and underwriting classes are available, however, certain restrictions may apply for best classes, and for term and survivorship insurance. Generally, we will not consider individuals traveling to countries on the U.S. Department of State's Travel Warning and Public Announcements website.

We may consider a recent immigrant, a non-U.S. citizen who has been granted lawful permanent residence as evidenced by the issuance of a Permanent Resident Alien Identification Card or has had a permanent visa petition approved but is awaiting a visa number. We may also consider some non-immigrants residing in the U.S. with a valid temporary visa that would allow them to easily change their status to a permanent status and individuals granted asylum, others may be considered on an individual case basis. Proposed insureds residing in the U.S. 1 year or more with the intent and ability to lawfully remain in the U.S. for at least 5 years may be considered for all plans and riders subject to our normal underwriting guidelines. Restrictions and/or additional underwriting requirements may be required to consider proposed insureds who have been residing in the U.S. for a shorter duration.

In most situations, if the Visa/ID type, number and expiration date are provided and are consistent with other information in the application, additional documentation may not be necessary. When additional documentation is necessary, depending on the immigration status indicated, any or all of the following might be requested as evidence of the visa and status.

- A copy of the passport with the visa stamp and the Arrival and Departure Record (I-94)
- The permanent resident ID card (I-155, I-551, i.e., "green card" or "white card")
- Correspondence from the Immigration and Naturalization Service approving the petition for a permanent visa.

It is our long-standing policy to support our men and women in all branches of the U.S. Armed Forces including proposed insureds in the active military and/or military reserve services, the National Guard and those who have received orders to trouble spots or areas of combat. The application and all underwriting requirements must be completed in the United States in accordance with normal age and amount guidelines. Our life insurance policies do not include any war restrictions or exclusion clauses.

Eligibility for consideration (applies to all persons to be insured and all owners).

- Must have strong ties to the U.S.
- own a business in U.S.
- own property in U.S.
- employed in U.S.*

Dependent Spouse or Child: Individual Consideration*
 All family members must apply at the same time as primary wage earner and his/her application must be approved and issued
 Must have a U.S. bank account (not opened solely to pay premiums).

*Restrictions apply for residents of Mexico - see THE GUIDE.

NOTE: Due to our non-competitiveness agreement, restrictions may apply for Canadian residents.

Preferred; or Standard Plus (MLI term)	Preferred	Only term riders on None	PAIR	Not available with all plans	Plan must be at least a 10-year term policy
\$500,000	\$250,000	\$2,000,000	\$2,000,000		

** Countries listed in THE GUIDE.

Hazardous occupations

Money orders and cashiers checks not acceptable.

Cannot reside in or be a citizen of a country that has insurance laws that prohibit the sale of policies to their residents. These countries include: Argentina, Belgium, Croatia, Dominican Republic, France, Greece, Hungary, India, Italy, Japan, Panama, Philippines, Poland, South Africa, Spain, Ukraine and Venezuela.

Cannot reside in or be a citizen of a country** subject to OFAC sanctions.

The following do not constitute strong ties to the U.S.

- working in a foreign country for a U.S.-owned company.
- owning U.S. investment accounts.

- 1. All stages of the client acquisition process, initial contact, solicitation, application and completion of requirements must be completed in the U.S.
- 2. The Policy State will be based on the U.S. mailing address of the owner, if available. Otherwise, the Policy State will be based on the state where the application was completed and signed.
- 3. A cover letter from the representative must accompany the application and must include:
 - An explanation of how and where the insurance was solicited, the purpose of the insurance, the circumstances under which the application was taken and an explanation of how the amount of insurance was determined.
 - A detailed description of the U.S. ties including:
 - The name, address and telephone number of the business/company owned in the U.S.
 - Addresses of all properties owned in the U.S.
 - A copy of a pay statement or letter on employer stationery verifying employment for a U.S. company.
 - Other U.S. ties: Individual consideration; pre-approval required: includes a detailed description of the nexus to the U.S. with the name, address and telephone number of at least one business reference in the U.S. (e.g., accountant, banker, attorney, etc.).

- The name, address and telephone number of at least one reference in the country of residence who can verify the financial statements made in the application to justify the requested insurance amount.
- 4. Only fully underwritten applications; no simplified issue, no Solutions for Life (External Term Conversion), no Tele-Underwriting applications.
- 5. Minimal requirements include a paramedical exam, blood and urine, Personal History Interview and Investigative Consumer Report.

The application and Policy State are generally based on the state of residence of the policy owner. HIV Informed Consent forms, if needed, are based on the proposed insured's residence state.

For New Business and all Conversions	The application is based on owner's current residence state.
For Changes to existing in-force policy:	The application is based on the original issue state of policy regardless of current residence of owner.

Cross-Franchise Term Conversions—MET, NEB, MLI & GenAm term policies may convert to any approved enterprise permanent plan without evidence of insurability.

Simplified Underwriting—Available for distinct business markets where guaranteed participation levels (multi-life) enable us to accommodate in a favorable fashion (pre-approval required).

Solutions for Life External Term Conversions—Clients with a term policy from an approved company may convert to a permanent plan of insurance on a guaranteed issue basis, without evidence of insurability. (Not available in New York; product restrictions apply—refer to your producer guide).

Table Shaving—Permanent plans, medical risks (only) and a maximum of Table C (or MetLife rating class equivalent) or permanent Flat Extra Premium (FBP) of \$5.00 per \$1,000 or temporary FBP averaging \$5.00 per \$1,000 for 5 years, may be shaved to Standard. Individual policies maximum amounts: \$10 million ages 0-70; \$5 million ages 71-75. Survivorship policies maximum amount: \$10 million up to age 70; \$5 million ages 71-80. If one life is uninsurable, neither can be shaved (maximums are aggregate amounts of all applied for and in-force coverage). Additional limitations are applicable.

Index SelectorSM

MetLife[®]



Index Selector

ASSET ALLOCATION IS AN IMPORTANT PART OF YOUR OVERALL PLAN TO ACHIEVE YOUR FINANCIAL GOALS.

An Asset Allocation Questionnaire, which should be completed with the assistance of your Registered Representative, can help you define your comfort level with investments, or risk tolerance (i.e., whether your attitude toward investments is to be conservative or aggressive, or falls somewhere in between). The Index Selector strategy, with allocations suggested by Standard & Poor's Investment Advisory Services LLC (SPIAS), may be used as a tool for suggested broad allocations of your assets. There are five models that correspond to the result of your Asset Allocation Questionnaire.

THE INSTANT DIVERSIFICATION STRATEGY

The Index Selector asset allocation strategy seeks to diversify your assets in one of the five allocation models that range from conservative to aggressive. Each model has a different percentage of some or all of the five index portfolios and the Fixed Account.

The index portfolios are designed to track the return of popular benchmark indexes of each asset class. The portfolios tend to hold many of the same stocks or bonds that are tracked by the actual index. Of course, there is no guarantee that an index portfolio will achieve the performance of the index.

While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

HOW IT WORKS

Your registered representative can assist you in completing an Asset Allocation Questionnaire, which can help you determine your risk tolerance level. The result will point you to one of the five Index Selector models shown. Once you've made your choice, 100% of your money goes into that model. Over time, market fluctuations will likely change the account balance in the various portfolios you have selected. In order to maintain the allocation of the Index Selector model you chose, your account will be automatically rebalanced every calendar quarter.

We will implement the Index Selector strategy using the percentage allocations of the model that was in effect when you elected the Index Selector strategy. You should consider whether it is appropriate for you to continue this strategy over time based on your risk tolerance, time horizon or financial situation changes. We reserve the right to modify or terminate the Index Selector strategy at any time for any reason.

Index Selector is an investing strategy designed for investors who are seeking an easy way to allocate their assets in accordance with their risk tolerance who seek to track the returns of market performance benchmarks. Index Selector cannot guarantee a profit or protect against a loss.

An investment in the Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Portfolio seeks to preserve the value of your investment at \$100,000, there is no assurance that you will not lose money by investing in the Portfolio. Variable universal life insurance and variable annuity products are sold through your registered representative only, which is available from your registered representative. You should carefully consider the product's terms, conditions, expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other factors before investing. Funding options. This and other information is available in the prospectus, which you should read carefully. Availability and features may vary by state. All product guarantees are based on the claims-paying ability of the issuing insurance company. The investment experience and the cash surrender value of a policy will fluctuate so that the cash surrender value may be worth more or less than the sum of your premium payments.

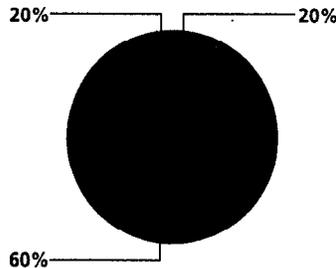
Index Selector Models

RISK TOLERANCE

MODELS

LEGEND

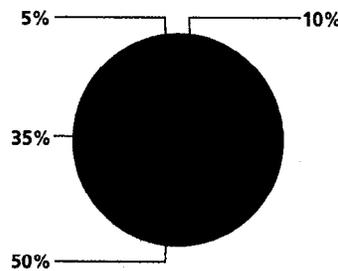
This portfolio is generally appropriate for someone who may need his or her money in a few years and wants to take minimal risks with their investments. This portfolio may also be appropriate for people who want to lower their exposure to high-risk investments, while still seeking some growth.



FIXED ACCOUNT/FIXED INTEREST ACCOUNT OR BLACKROCK MONEY MARKET*

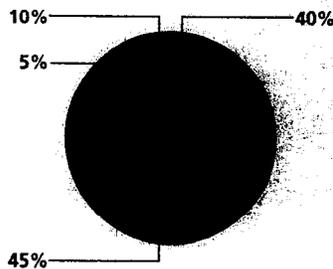
LEHMAN BROTHERS AGGREGATE BOND INDEX PORTFOLIO
METLIFE STOCK INDEX PORTFOLIO

This portfolio is generally appropriate for someone with a short to intermediate time-horizon who wants growth without risking the majority of the investment. This portfolio may also be suitable for people who intend to use some of their investment within the next few years, but also want more growth opportunity.

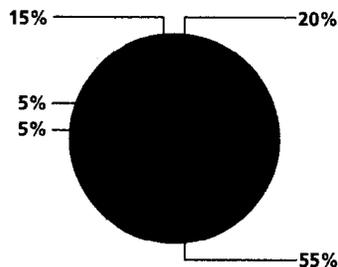


METLIFE MIDCAP STOCK INDEX PORTFOLIO
RUSSELL 2000 INDEX PORTFOLIO
MORGAN STANLEY EAFE INDEX PORTFOLIO

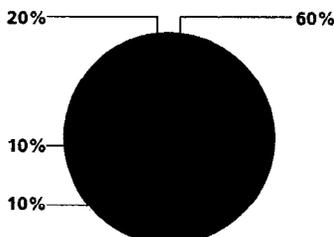
This portfolio is generally appropriate for people with an intermediate time-horizon who want growth, while minimizing risk. This model enables someone to protect a portion of their assets, while still seeking a reasonable rate of growth with the balance.



This portfolio is generally appropriate for people with long time-horizons, who can also tolerate market volatility. This portfolio provides the possibility of high growth, but helps to temper the sharp swings of a pure stock portfolio.



This portfolio is generally appropriate for individuals with long time-horizons and very aggressive investment goals. They want the high growth of a pure stock portfolio, and can also tolerate the extreme price fluctuations this type of portfolio may sustain.



* The BlackRock Money Market Portfolio may be used in place of the Fixed Account for C Class Preference Plus Select® or for Preference Plus Select® contracts issued in New York and Washington with the optional Guaranteed Minimum Income Benefit.

The Index Selector model portfolios (Analysis) in this document have been specially prepared by Standard & Poor's Investment Advisory Services LLC ("SPIAS"), a registered investment adviser and a wholly-owned subsidiary of The McGraw-Hill Companies, Inc. "S&P" and "Standard & Poor's" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by MetLife. SPIAS is not affiliated with MetLife and its affiliates. SPIAS does not act as "fiduciary" or as an "investment manager", as defined under ERISA, to any investor. SPIAS does not provide advice to MetLife's Clients and Clients' plan participants. In applying particular asset allocation models to their individual situations, qualified retirement plan participants and beneficiaries should consider their other assets, income and investments (e.g., equity in a home, IRA investments, savings accounts and interests in other qualified and nonqualified plans) in addition to their interests in the qualified retirement plan. Other investment alternatives having similar risk and return characteristics to the funds named in the asset allocation model may be available under the qualified retirement plan in which an employee or beneficiary participates. Qualified plan participants and beneficiaries should contact their plan administrators to obtain information on other investment alternatives. Analytic services and products provided by Standard & Poor's are the result of separate activities designed to preserve the independence and objectivity of each analytic process. Standard & Poor's has established policies and procedures to maintain the confidentiality of non-public information received during each analytic process. This product is not endorsed, sold or promoted by SPIAS and its affiliates, and SPIAS and its affiliates make no representation regarding the advisability of investing in the product. With respect to the analysis suggested by SPIAS in this brochure, investors should realize that such information is provided only as a general guideline and is current only as of the time it is delivered to MetLife. Due to the nature of Index Selector, the allocation percentages shown in this brochure will always apply to accounts participating in the Index Selector Strategy opened while this brochure is current. The allocation percentages shown in this brochure will not change for contracts that elect the Index Selector Strategy while this brochure is current even if SPIAS's suggestions change in the future. SPIAS does not have any discretionary authority or control with respect to purchasing or selling securities or making other investments for investors. There is no agreement or understanding whatsoever that SPIAS will provide individualized advice to any investor. SPIAS does not take into account any information about any investor or any investor's assets when creating, providing or maintaining any model. Individual investors should ultimately rely on their own judgment and/or the judgment of a financial advisor in making their investment decisions. SPIAS makes no warranties, expressed or implied, as to results to be obtained from use of information provided by SPIAS and used in this service, and SPIAS expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect thereto. While SPIAS has obtained information believed to be reliable, SPIAS shall not be liable for any claims or losses of any nature in connection with information contained in this document, including but not limited to, lost profits or punitive or consequential damages, even if it is advised of the possibility of same.

SPIAS may include in a model portfolio, otherwise present as an investment option and/or recommend for investment certain funds to which Standard & Poor's or an affiliate licenses certain intellectual property, provides pricing or other services, or otherwise has a financial interest, including exchange-traded funds whose investment objective is to substantially replicate the returns of a proprietary Standard & Poor's index, such as the S&P 500. SPIAS includes these funds in models, otherwise presents them as an investment option and/or recommends them for investment based on asset allocation, sector representation, liquidity and other factors; however, SPIAS has a potential conflict of interest with respect to the inclusion of these funds. In cases where Standard & Poor's or an affiliate is paid fees that are tied to the amount of assets that are invested in the fund or the volume of trading activity in the fund, investment in the fund will generally result in Standard & Poor's or an affiliate earning compensation in addition to the fees received by the SPIAS in connection with its provision of services. It should be noted that in many cases there are alternative funds that are available for investment that will provide investors substantially similar exposure to the asset class or sector. Standard & Poor's maintains the S&P 500 and its other proprietary indices with the goal of representing the asset class or sector that the index represents and not for purposes of achieving specific investment returns.

An investment based upon any of these index selector models should only be made after consulting with a registered representative and with an understanding of the risks associated with any investment in securities, including, but not limited to, market risk, currency risk, political and credit risks, the risk of economic recession and the risk that issuers of securities or general stock market conditions may worsen, over time. As with any investment, investment returns and principal value will fluctuate, so that when redeemed, an investor's shares may be worth more or less than their original cost. The financial advisor is responsible for client suitability. While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

Index Selector is available with the following products:

Variable Annuity:

- Preference Plus Select *
- Preference Plus Account
- Enhanced Preference Plus Account
- MetLife Financial Freedom Select

Variable Universal Life:

- Equity Advantage Variable Universal Life

* Index Selector is not available if The Predictor Plus is selected as an option with Preference Plus Select.

have you met life today?®

MetLife®

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New York, NY 10166
www.metlife.com

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INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

Long-Term Care Insurance ("LTCI")

LTC Affects Employees and Their Employers

Metropolitan Life Insurance Company ("MetLife")

MetLife



The MetLife Advantage:

Long-Term Care Insurance from MetLife® provides

- Flexible options that help your employees and their families prepare for the future, and
- Turn-key execution that optimizes your company's resources.

Employee

Peace of Mind for Your Employees

Little to No Cost to You

Turn-Key Implementation

Industry Leadership

Responsible Pricing Philosophy

Adding Value to Benefits Program

Member

Plan Design Flexibility

Exceptional Customer Service
and Claims Paying Capability

Premium Discounts

Waste Care Voluntary Services

When your company complements its benefits package with Long-Term Care Insurance from MetLife, your employees will feel the difference ... and your bottom line will show it.

Why not help give your employees peace of mind and the comfort of knowing that when the need for long-term care arises, they'll be protected—without jeopardizing the assets they've worked so hard to build?

There's a good chance that during their lifetimes, your employees, their spouses¹ and/or their parents may require long-term care services. By offering Long-Term Care Insurance ("LTCL") from MetLife, your company can ensure that employees and their families have the financial protection they need for today and tomorrow. A common assumption is that these services are covered by your company's medical or disability plans, or even by a government health plan such as Medicare. However, these types of insurance were not designed to pay for long-term care services. That's why adding Long-Term Care Insurance to your benefits program is important.

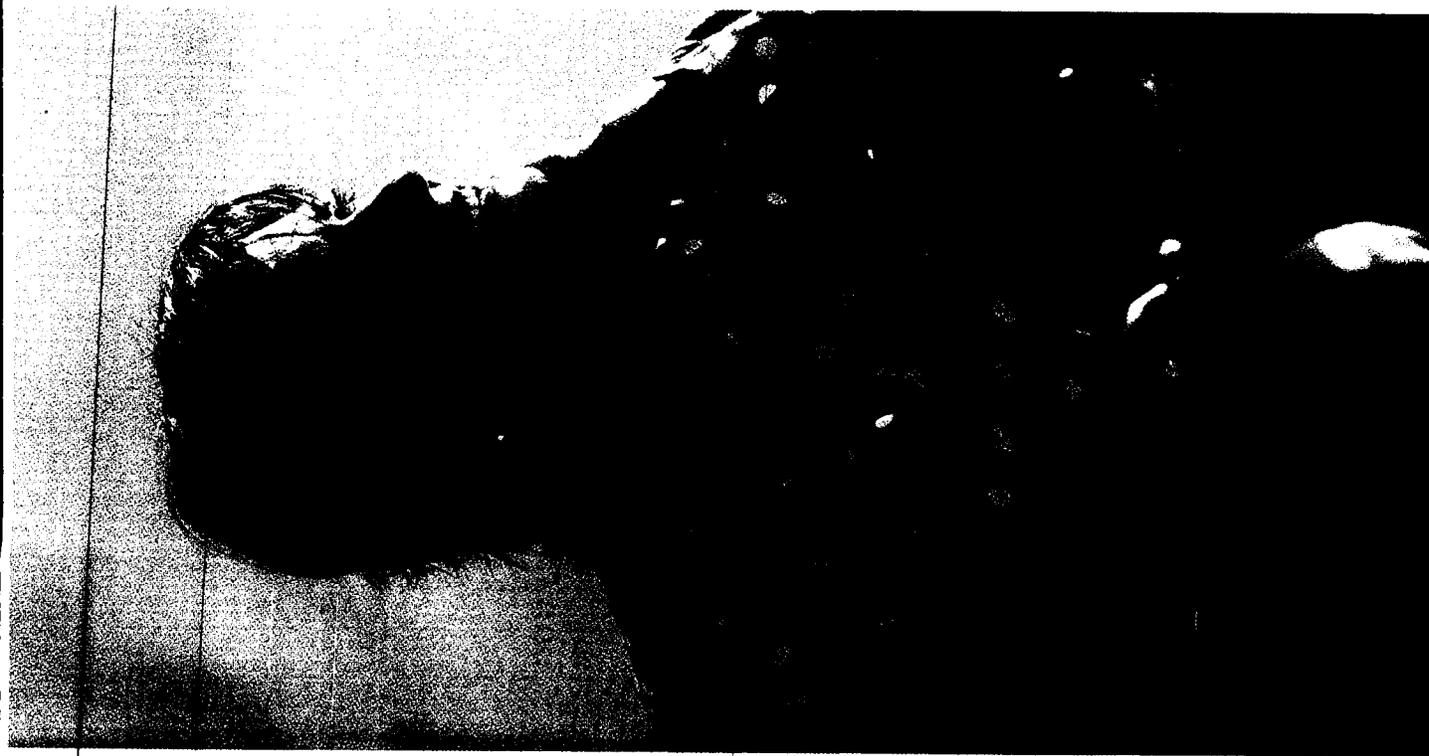
True long-term financial protection for your employees

Long-Term Care Insurance from MetLife ensures that your employees, their spouses,¹ parents and other eligible family members have ready access to money to help pay for long-term care services when they need it.

Easy to implement — minimal effort and no cost

Administering this important benefit doesn't require the time and resources you'd expect. Your company can leave virtually all administration, employee education and planning to MetLife. A comprehensive employee communication program, specifically designed to increase awareness and understanding, makes it all the more manageable. And all the more worthwhile — with positive outcomes in productivity, recruitment, retention and cost management.

1. "Spouses" may include, where permitted by law, domestic partners and civil union partners.





With benefits employees want, plus the features and options experts recommend, MetLife provides flexible coverage choices to help pay for a wide range of long-term care services in a variety of settings.

Care at Home

So insureds and their families have access to their choice of Registered Nurses, Home Health Aides, homemakers, therapists or in-home hospice care.

Care out of the Home

✓ Assisted Living Facilities/Residential Care Facilities (including those that specifically treat Alzheimer's patients).

- ✓ Adult Day Care Centers
- ✓ Nursing Homes
- ✓ Hospice Facilities

Other Features

To meet the ongoing and changing needs of employees, their families and employers alike, Long-Term Care Insurance from MetLife includes:

- ✓ **Caregiver Training:** To train an informal caregiver, such as a family member, to provide care in the home.

- ✓ **Respite Care:** To temporarily relieve an informal caregiver should they need time off.
- ✓ **Bed Reservation:** To hold a space in a Nursing Home, Assisted Living Facility/Residential Care Facility.
- ✓ **Guaranteed Renewability:** Once a MetLife LTCI policy is issued, it cannot be cancelled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate increase made on a class-wide basis in the state where the policy is issued and approved by the Department of Insurance.
- ✓ **Premium Waiver:** Premiums are waived once the policy elimination period has been completed and benefits are being received.
- ✓ **Nurse Care Advisory Services:** Direct access to dedicated Nurse Care Managers who have worked extensively in the field of long-term care and can help arrange for services, monitor care services provided and assist with altering a plan of care as needs change.

Portability

If the insured changes jobs, is laid off or retires, coverage can still be maintained with no change in premium as long as premiums continue to be paid.

Benefits Accessible During the Elimination Period

The following benefits may be accessed *prior* to an insured completing the elimination period:

- Needs Assessment
- Respite Services
- Hospice Care
- Informal Caregiver Training
- Nurse Care Advisory Services

International Coverage

The insured can receive benefits for care outside the United States.

Alternate Services Benefit

This feature adds flexibility and enables the plan to keep up with the evolving long-term care delivery system. Benefits for long-term care services that are not specifically covered under the plan can be authorized by MetLife, under certain circumstances.



For most, long-term care is a new experience, and making the right choices and accessing benefits can be confusing. With Long-Term Care Insurance from MetLife, your employees don't have to worry. When it's time to start using Long-Term Care Insurance benefits, they'll have a MetLife Nurse Care Manager to help them every step of the way.

With Long-Term Care Insurance from MetLife, insureds can count on having direct access to a Nurse Care Manager specifically assigned to them. MetLife Nurse Care Managers are Registered Nurses ("R.N.'s") who have worked extensively in the field of long-term care and can help arrange for services, monitor care, and assist with altering the plan of care as needs change.

Insureds are also entitled to an initial needs assessment with an independent care advisor.

MetLife's Nurse Care Advisory Services provides long-term care expertise available to insureds at any time:

- If they're uncertain about what type of long-term care is best...*we're just a call away.*
- If they need a hand finding quality care in their area...*we have an extensive network of care providers that can help.*
- If they want to know how to make the most of their benefits...*we'll develop a plan.*
- If they or their families just need a sounding-board to discuss their situation...*we're ready to listen and help.*

MetLife Nurse Care Managers share their knowledge, compassion and concern in so many ways...as advocates, benefit counselors, care coordinators and long-term care experts.

MetLife provides valuable choices to help minimize the risk of inflation. Since Long-Term Care Insurance is something your employees will likely not need immediately, one of MetLife's valuable *Benefit Increase Riders* can help ensure their coverage remains current with the costs of services.

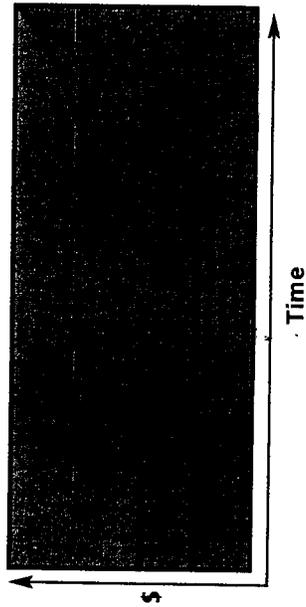
Automatic Compound Inflation Protection
 With this option, a policy's Daily Benefit Amount and the balance of the Total Lifetime Benefit at the end of the prior policy year will automatically increase by 5%³ each year without a corresponding increase to premium. Benefits increase each year on a compounded basis with no corresponding rate increase.

Future Purchase Option

The Future Purchase Option provides the ability to increase coverage as needed in the future. With this option, the insured's Daily Benefit Amount and Total Lifetime Benefit will increase by 5% every year, unless the offer is refused in writing, without having to provide evidence of good health. (These increases will not be available to the insured if the insured is benefit eligible on the date the increase is to take effect.)

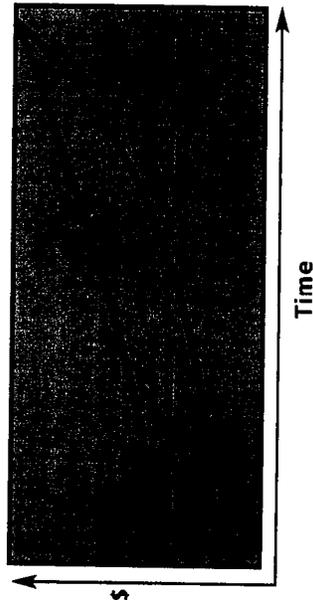
Automatic Compound Inflation Protection

■ Benefits ■ Premium



Future Purchase Option

■ Benefits ■ Premium



3. In Wisconsin, a 3% Automatic Compound Inflation Rider is also available on all policies.

Note: Premium will vary based on age and policy selected.

• Education • Communication • Partnership • Options • Experience

MetLife has a wide array of services, experience and materials that focus on educating employees and other eligible participants, to help them make appropriate choices in selecting long-term care coverage. Our program engenders an understanding and appreciation of Long-Term Care Insurance among all eligible participants.

1. The Importance of Education

Long-Term Care Insurance differs from other voluntary benefits in that those who are eligible to apply often do not have a complete understanding of its purpose or function, and its role as a key element of a comprehensive financial plan. The importance of education begins with providing the appropriate information and resources to your corporate benefit staff. The next step focuses on delivering an educational communication program to your employees and all eligible participants about their potential need for long-term care services, the cost involved with receiving those services, and the practicality of protecting their assets and independence with a customized Long-Term Care Insurance plan.

2. A Variety of Communication Materials and Methods

The MetLife Marketing and Communication team has a proven track record in designing successful communication strategies for many different audiences using a variety of materials. These include, but are not limited to, the following:

- *Employer Announcement*

A "coming soon" electronic announcement from you that alerts your employees to the upcoming offering and includes important dates.

- *Newsletter Articles*

Inserting articles and/or bulletins into company publications and newsletters (electronic or print) helps to generate awareness of Long-Term Care Insurance and provides educational information about long-term care. Important deadlines are also noted.

- *Website*

MetLife allows eligible applicants to take full advantage of the web, helping them to: Learn about Long-Term Care Insurance issues; Obtain plan information; Use helpful decision support and modeling tools such as Rate Calculator; Request a personal consultation with one of MetLife's Certified Long-Term Care Insurance Consultants; and Download applications or request an Application Kit.

- *Informational Materials*

MetLife will direct mail to all eligible employees an Informational Brochure that describes the need for long-term care, the costs of long-term care services, and the advantages of this Program. A policy description and rate brochure are also included.

- *Worksite Materials*

MetLife can provide additional materials that can be used in the workplace to increase employee awareness of, and participation in, the Long-Term Care Insurance program, including materials such as posters and flyers with information about educational seminars.

- *Educational Seminars*

These very effective seminars can be held onsite. A licensed MetLife Long-Term Care Insurance Consultant will conduct the seminars and will be available for personal consultations following the presentation.

- *Reminder E-mails*

We will provide you a reminder e-mail for you to send to your employees to emphasize the importance of enrolling during the initial offering period and which notes the close of the enrollment period.

- *MetLife's Long-Term Care Insurance Customer Center*

We have a dedicated team of Certified Long-Term Care Insurance Consultants who are licensed agents specifically trained to provide your employees with detailed information and assistance. These Consultants will be available during the enrollment period, as well as on an ongoing basis, to assist your employees with the following:

- Identifying the cost of long-term care services in their area;
- Quoting a premium rate;
- Answering any questions about long-term care insurance options; and
- Assisting with coverage selections based on individual needs.

3. Partnership

We understand the importance of utilizing communication strategies that recognize the different needs of diverse employee populations. We will partner closely with you to adapt our methods and materials to reflect your overall corporate culture. We know from experience that your support and endorsement of this valuable benefit, will significantly contribute to the success of the Long-Term Care Insurance program.

4. Easy Access to Information about the Program

We make it possible for eligible applicants to get information through the channels with which they feel most comfortable, which include:

- Informative and interactive website;
- Information kits with policy specifics and rates;
- Toll-free number with access to our Certified Long-Term Care Insurance Consultants for a personal consultation; and
- In-person, enrollment meetings at the workplace.

5. Product Experience and Knowledge

As an industry leader, MetLife has been providing individuals, families and businesses with solutions to their insurance needs for over 135 years. As a result, MetLife offers considerable expertise in the Long-Term Care Insurance market. MetLife is a leading carrier in the employer-sponsored group Long-Term Care Insurance market with 30% market share of in-force premiums. (LIMRA International, Inc., 2004)



By making Long-Term Care Insurance an essential part of your employees' financial plan now, your employees will have the protection they and their families need for today and tomorrow.

Since the premium that employees pay is based on their age when they apply, the impact of a delay is a higher monthly premium and, in virtually all cases, a higher total premium payment over their lifetime.

The sooner your employees apply and are accepted for coverage, the less they'll pay.

The need for long-term care protection is real and the time to act is today.

Let MetLife help you take the next step toward helping your employees and their families achieve financial freedom.

What's Not Covered under the Value Policy:

No payment will be made for any of the following:

1. Treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician.
2. Any care received while in a Hospital, except in a unit specifically designated as a Nursing Home or Hospice Facility.
3. Any injury or sickness that results from:
 - a. Any war, or act of war (whether declared or undeclared); or*
 - b. Participation in a felony, riot, or insurrection.
4. Any intentionally self-inflicted injury.
5. Services performed by a member of your immediate family.
6. Any care or services received outside the United States and its territories, except as described in the International Coverage section.
7. Any service or supply to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or copayment amount. This exclusion will not apply where Medicare is the secondary payer under applicable law.
8. Treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or services for which no charge is normally made in the absence of Insurance.

These exclusions may not apply in all states and may vary depending on the state in which you live at the time of policy issue or the policy you select. The policy you receive once you are insured will contain the exact exclusions for your state. If you move to another state, the state guidelines where the policy was originally purchased will apply.

Riders may contain additional limitations.

*In Oklahoma, exclusion reads: Any war, or act of war (whether declared or undeclared while serving in the military service or any auxiliary unit attached thereto;



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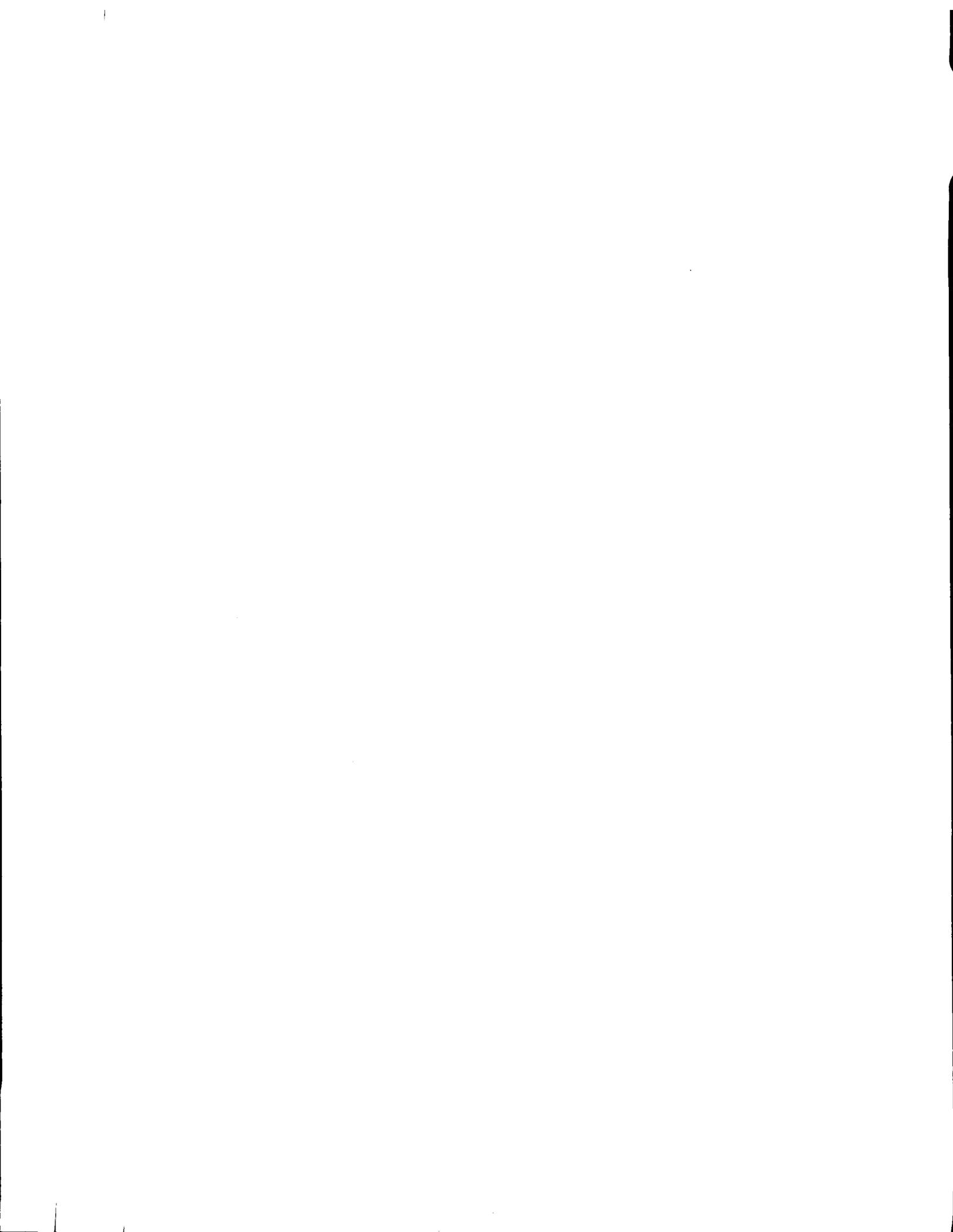
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*Subject to state availability.



2003-2005

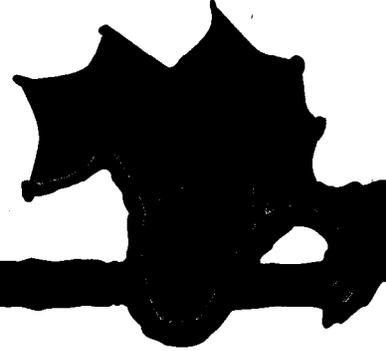
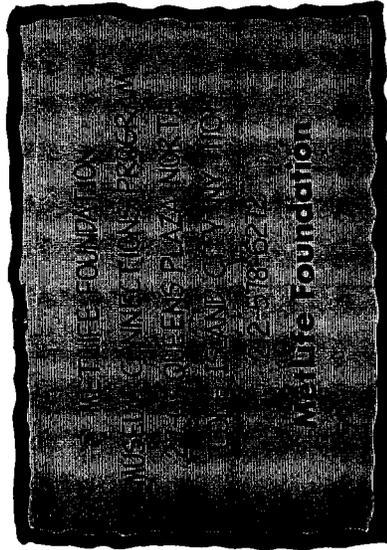
MUSEUM connections

Bringing
museums
and
communities
closer
together

Disclaimer

MetLife Foundation reserves the right to discontinue or amend provisions of the Museum Connections Program at any time. The interpretation, application and administration of the program will be determined by the Foundation and all decisions are final. MetLife Foundation reserves the right to publish winning proposals or final project reports submitted to the Foundation. All materials submitted to the Foundation become the property of the Foundation and cannot be returned.

For more information please contact:

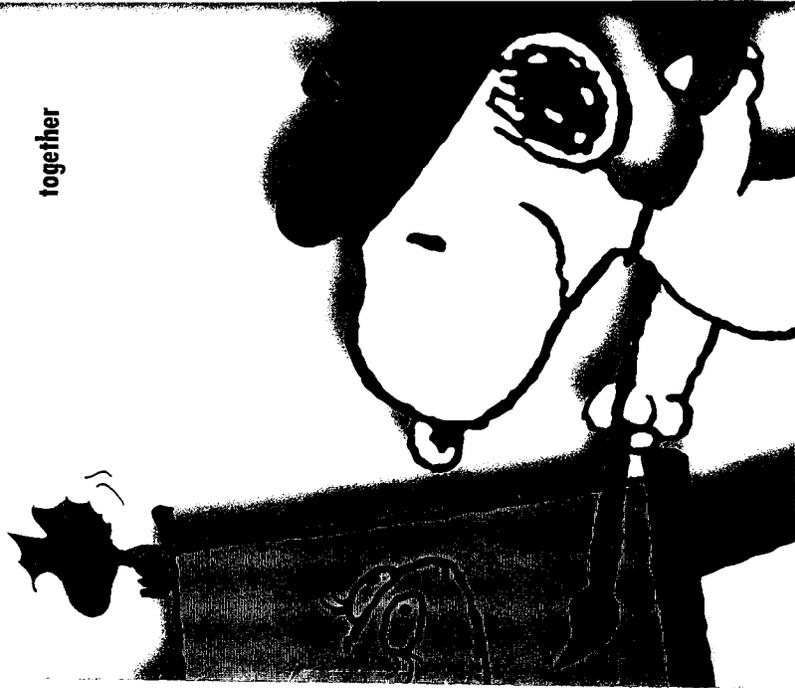
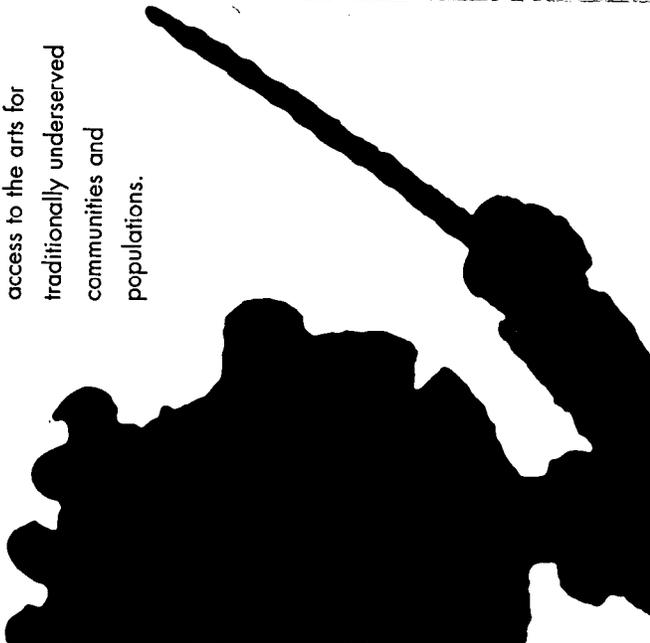


MetLife
One Madison Avenue
New York, NY 10010-3690
0404-4386 Printed in USA
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Grant Selection Criteria

- Demonstrated project need in relation to the community
- Project innovation and creativity
- Clearly defined project goals and outcomes
- Project's potential success involving communities in the arts
- Project's potential to inform future museum practices and programs
- Project's possibility for replication
- Qualifications of key individuals involved with the project

Selections will be made by an expert committee. Preference will be given to projects that increase access to the arts for traditionally underserved communities and populations.



Eligibility

Art museums located in the United States that have been in existence for over five years are eligible to submit a grant application.

Applicants must be tax exempt under IRS Code 501 (c)(3).

Botanical gardens, zoos, children's museums, museums of science and technology, museums of natural history and other specialized museums, including those whose collections mainly include the work of a single artist, are not eligible to submit a proposal but may be part of a collaboration.

Determination of a museum's eligibility is at the sole discretion of MetLife Foundation.

Geographic Schedule

2003—Connecticut, Delaware, Florida, Georgia, Maryland, Massachusetts, Maine, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, and the District of Columbia.

2004—Alabama, Arkansas, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Texas, and Wisconsin.

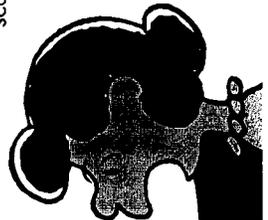
2005—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.



Funding Opportunities

The program was conceived as a way to stimulate novel, interesting and creative approaches to community outreach. Grants totaling \$500,000 will be awarded to U.S.-based art museums in eligible states. Individual grants will vary depending on the nature and scope of each project. However, no grant to a single organization will exceed \$100,000, the maximum allowable grant request. Grants will be made to support initiatives including *but not limited to*:

- Collaborations—Partnerships between (1) mainstream museums and culturally specific museums; (2) museums and non-profit organizations whose primary mission does not focus on the arts, e.g. community centers, community colleges, social service organizations and others; and (3) museums and arts organizations of all types.
- Artist Residencies—Bringing artists from the local community or artists with diverse perspectives to conduct programs for a museum.
- Exhibits—Displays of works featuring local artists or works that engage audiences in dialogue about ethnic or regional cultures.
- Off-site Programming—Programs which extend the reach of a museum beyond its walls, such as off-site lectures, exhibits and programs, mobile museums and other projects.
- Acquisitions—Purchase of artwork which broadens the scope of an organization's collection to include local artists and artists of diverse backgrounds.

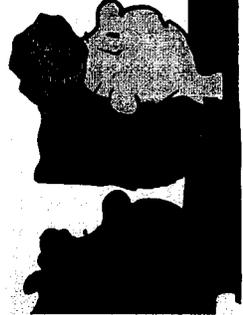
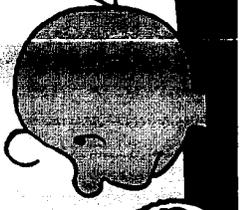


The Program

Museums are a vibrant force in our communities. They bring people from all walks of life together and play an important role in educating children and adults by presenting exhibits of historical, social and regional importance and by bringing arts education programs to schools. To help art museums share their work with the broader community, MetLife Foundation created the Museum Connections Program in 2000 and has awarded over \$1.5 million in grants during the 2000-2002 funding cycle.

The purposes of the MetLife Foundation Museum Connections Program are to:

- 1) support projects that increase interaction between museums and the people in the community,
- 2) expose to a broader segment of society the rich collections and cultural resources found in museums,
- 3) increase dialogue between museums and the community,
- 4) encourage creativity and innovation in community outreach, and
- 5) build new and diverse audiences for the arts.



MetLife Foundation

Requests are accepted and reviewed throughout the year. Requests and supporting materials are carefully evaluated by the Foundation. If the request is within the Foundation's guidelines and program priorities and available funds permit consideration of the request, the organization may be asked for additional information before a decision is made.

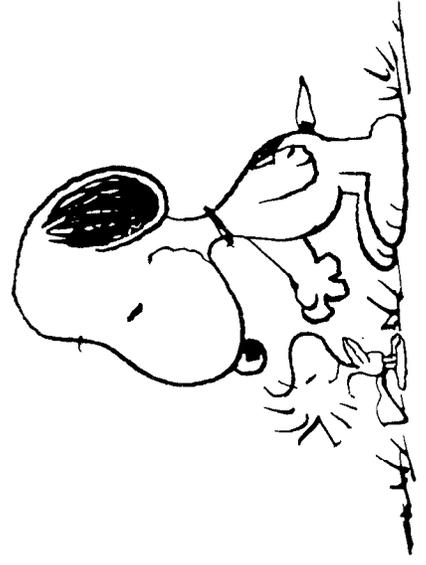
When an organization submits a request for either general or project support, both the organization and the proposal are evaluated.

Among the factors considered are the organization's general structure, objectives, history and management capability; its relationship to the community and the population to be served; its position relative to organizations performing similar functions; and its financial position and sources of income.

In the evaluation of a special project, the factors considered include the project's goals and implementation plans; length of time for the project to be completed; the ultimate disposition of the project; staff capabilities; benefits of the project; and the sources of financial and other support.

In deciding the amount of support, the factors considered include availability of funds, relative priorities and funding patterns.

When a grant is made, the Foundation requires periodic written updates from the grant recipient. Grant renewals are not automatic and cannot be guaranteed from year to year. A grantee's responsibility in initiating contact and keeping the Foundation informed together with the year-end audited financial statement and Form 990 are important factors in considering future funding. In the case of special projects, results will be measured by the project's stated objectives. If mid-course changes are needed, the Foundation must be informed.



Grants are not made to:

- Private foundations
- Religious, fraternal, political, athletic, social or veterans organizations
- Hospitals
- Individuals
- Organizations receiving support from United Way
- Local chapters of national organizations
- Disease-specific organizations
- Labor groups
- Organizations whose activities are mainly international
- Organizations engaged in patient care, treatment, drug treatment centers and health clinics
- Elementary and secondary schools
- Endowments
- Courtesy advertising or festival participation

Requests for grants or for additional information should be directed to:

Sibyl Jacobson, President & CEO
MetLife Foundation
One MetLife Plaza
27-01 Queens Plaza North
Long Island City, New York 11101

For further information about the Foundation, visit our Web site at www.metlife.org.

MetLife Foundation welcomes requests for support within the guidelines and program areas set forth.

Requests must be made in writing and should include the following information:

- A brief description of the organization, including its legal name, history, activities, purpose and governing board
- The purpose for which the grant is requested
- The amount requested and a list of other sources of financial support
- A copy of the organization's most recent audited financial statement
- A copy of the IRS determination letter indicating 501(c)(3) tax-exempt status as an organization that is not a private foundation
- A copy of the organization's most recent Form 990-Income Tax Return of Organization Exempt from Income Tax

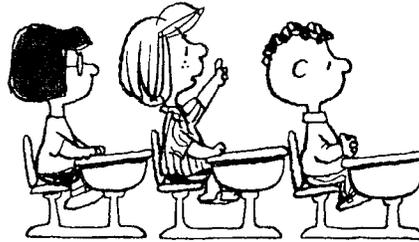
If the request is for funds to support a specific project or program, then the following should be included:

- Need
- Objective
- Benefits
- Plans, including time schedule and proposed method of evaluating project effectiveness
- Staff
- Budget, fully defined and including sources of financial support committed and pending

MetLife Foundation is a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code. Established by Metropolitan Life Insurance Company in 1976, MetLife Foundation is classified as a private foundation as defined by Section 509(a).



The Foundation was created for the purpose of supporting various scientific, educational, health, civic and cultural organizations. The primary objective of the Foundation is to assist tax-exempt organizations through a program of financial support, particularly in the communities in which MetLife has a major presence. The Foundation continues a tradition of corporate contributions and community involvement begun and carried forward by MetLife since 1909.



Contributions Guidelines— The Foundation limits its support to tax-exempt organizations in the areas of health, education, civic affairs and culture. In addition to grants made within these program areas, the Foundation contributes to United Way campaigns in locations where MetLife has employees.

On occasion, the Foundation establishes particular areas of interest for emphasis within a program area. When this is done, the Foundation actively searches out promising opportunities for grants.



Because funds are limited, the Foundation cannot act favorably on all the worthy requests received. Each request is reviewed to determine its general eligibility and conformity to the guidelines, the Foundation's budget, program priorities and geographical considerations.

Program Areas and Priorities— In order to use Foundation funds effectively and prudently, priorities have been identified for each program area. In addition, the Foundation emphasizes programs that are national in scope and gives special consideration to requests from communities in which MetLife has a major presence.



In the area of health, the Foundation's goal is to assist in improving the level of health through national health and safety education and illness prevention initiatives. Emphasis is placed on programs that can reach young people, older adults, minorities and other at-risk groups.

In the area of education, the Foundation's goal is to promote the acquisition of knowledge and skills and to strengthen education.

In the area of civic affairs, the Foundation's goal is to help strengthen the social and economic fabric of our communities, to increase opportunities for groups at a disadvantage, and to build self-sufficiency.

In the area of culture, the Foundation's goal is to enrich society's cultural resources on the national and regional level and to contribute to the vitality and quality of life. Contributions are made to organizations to provide opportunities to bring cultural experiences to broader audiences.

Grants are made for:

- Health education and promotion to help individuals of every age lead healthier lives
- Safety promotion and education

Grants are made for:

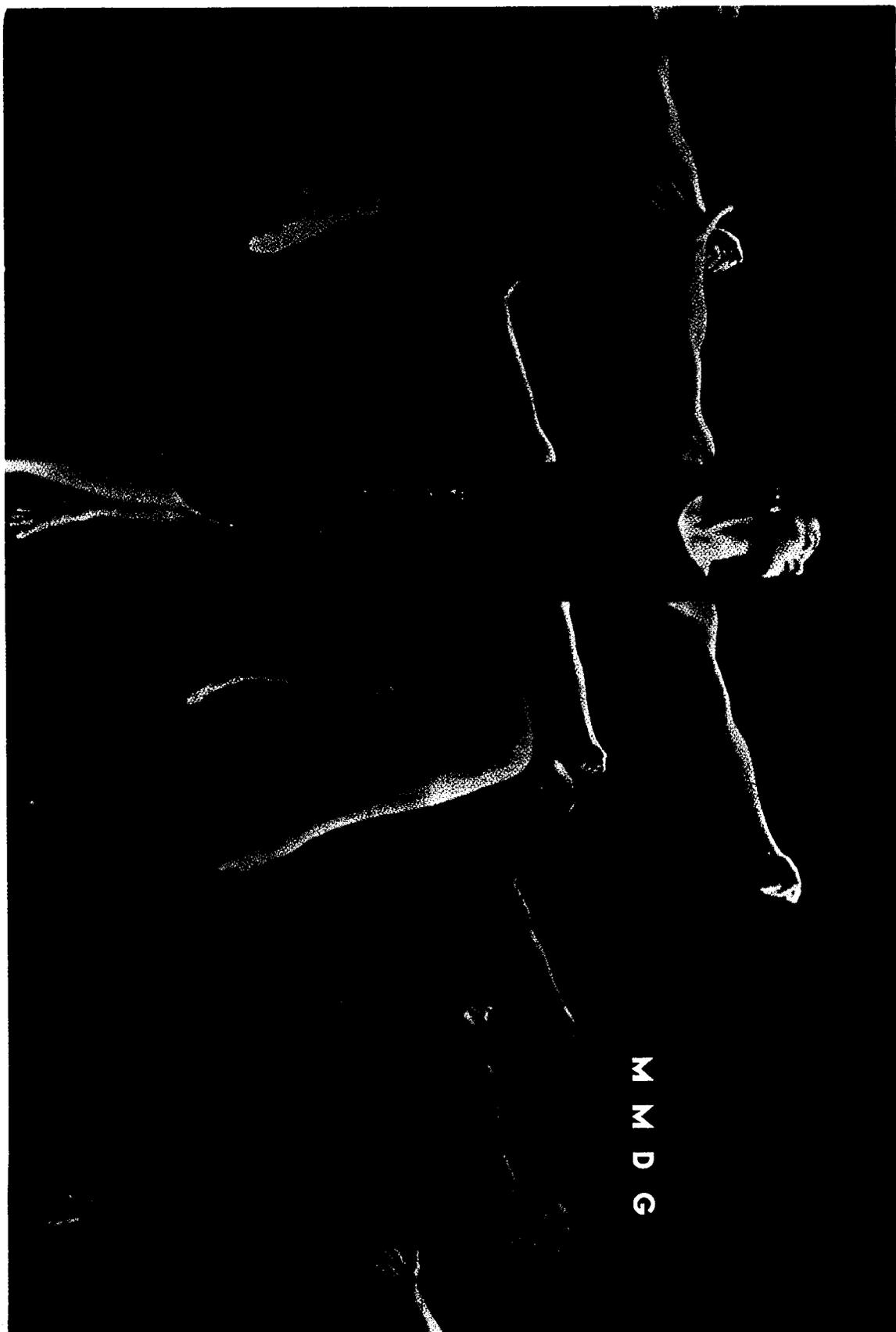
- Organizations improving the quality of public education at the elementary and secondary school level through programs with broad application
- Programs developing educational opportunities for those at risk
- Regional accredited colleges and universities through the Matching Gift Program
- National Merit and Achievement Scholarships for children of MetLife employees

Grants are made for:

- Programs to increase access and opportunity for socially and economically disadvantaged groups
- Programs to provide affordable housing and needed community services
- Programs providing constructive activities and safe spaces for young people in the non-school hours.
- Volunteer initiatives

Grants are made for:

- National arts centers
- Major museums and performing arts organizations with national or regional reach
- Public media, traveling exhibits, performances and tours that bring cultural opportunities to diverse audiences across the country
- Organizations providing access to the written, performing and visual arts
- Arts education and programs for young people
- Organizations working to improve the management and fiscal capabilities of arts organizations



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A w a r d s
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MetLife Foundation

MetLife Foundation



Awards
for
Medical
Research

Background

MetLife Foundation began its Awards for Medical Research program in 1986 to recognize scientists who have made significant contributions to the understanding and treatment of Alzheimer's disease. At the heart of the program is a belief in the importance of basic research, with an emphasis on providing scientists with an opportunity to liberally pursue ideas.

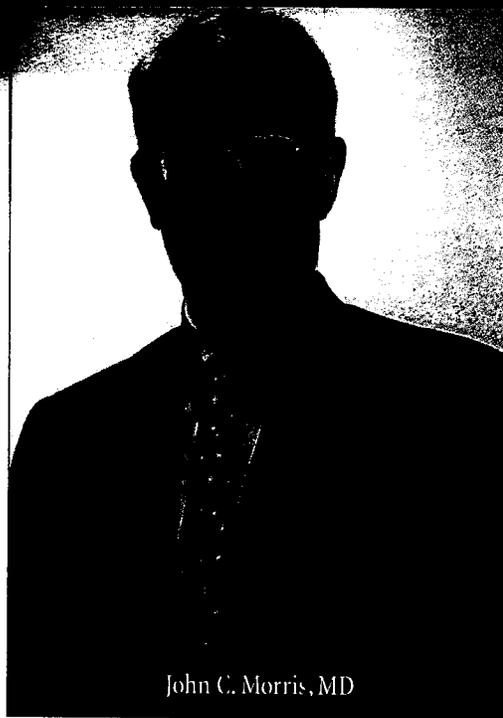
Since the program's inception, the Foundation has awarded over \$9.5 million dollars in personal prizes and grants, the use of which has been directed solely by the award winners.

Due in part to the work of some of the dedicated and innovative scientists on the following pages, research efforts have been successful in identifying some of the underlying factors causing Alzheimer's disease.

MetLife Foundation would like to thank the award winners for their imaginative investigations, and offers its sincere hope that the Awards for Medical Research will have nurtured the creative spirit of scientific investigation on its flight to discovery of a cure.

*The eagle
symbolizes the
creative spirit of
scientific investigation
on its flight
of discovery.*

John C. Morris, MD



John C. Morris, MD

*Harvey A. and Dorism
Pathology and Immune
Washington University*

Dr. Morris has spent the relationships and distinct the brains of healthy and cognitive impairment, Alzheimer's disease. He healthy cognitive aging impairment and the early Alzheimer's disease (AD).

Dr. Morris joined the department at the Department of Pathology at Washington University in 1984. He trained to explore Alzheimer's and other neuropathology training pathologic correlations Alzheimer's Disease Research.

In 2001 Dr. Morris proposed plaques, in the form of distinguished a brain from one aging normal many years, even decades sign of abnormal brain. Although an individual Dr. Morris noted that there could be underway so symptoms appear, the substantial damage to brain suggests that truly Alzheimer's may need symptoms appear.

Dr. Morris proposed that people suffering from normal are actually in the early Alzheimer's. For these people not a risk factor for the disease.

Dr. Morris's observation specific markers or to detect the presence of genetic persons. They are a growing number of people treatment, trials for the

John C. Morris, MD

Harvey A. and Dorismae Hacker Friedman Distinguished Professor of Neurology, Professor of Pathology and Immunology and of Physical Therapy, Director, Alzheimer's Disease Research Center, Washington University School of Medicine, Director, Center for Aging, Washington University

Dr. Morris has spent the last 20 years studying the relationships and distinctions among changes in the brains of healthy people, people with mild cognitive impairment, or MCI, and people with Alzheimer's disease. His goal: distinguish truly healthy cognitive aging from mild cognitive impairment and the earliest symptomatic stage of Alzheimer's disease (AD).

Dr. Morris joined the dementia research program at the Department of Neurology at Washington University in 1984. He used his neurology training to explore the clinical aspects of Alzheimer's and other dementias. He used his neuropathology training to inaugurate clinicopathologic correlative studies at the institution's Alzheimer's Disease Research Center.

In 2001 Dr. Morris provided evidence that senile plaques, in the form of diffuse amyloid deposits distinguished a brain at the onset of Alzheimer's from one aging normally. The plaques may begin many years, even decades, prior to any outward sign of abnormal brain function or dementia. Although an individual may be asymptomatic, Dr. Morris noted that the disease process already could be underway so that by the time the first symptoms appear, the patient already has substantial damage to brain cells. His observation suggests that truly effective treatments for Alzheimer's may need to be introduced *before* symptoms appear.

Dr. Morris proposed that recognizable subsets of people suffering from mild cognitive impairment are actually in the earliest symptomatic stage of Alzheimer's. For these people, he claimed, MCI is not a risk factor for the disease, it actually is the disease.

Dr. Morris's observations have led to the search for specific markers or traits that can be used to detect the presence of Alzheimer's in asymptomatic persons. They have also influenced the growing number of preventive, as opposed to treatment, trials for the disease.

The process by which Dr. Morris and his colleagues address the question of when Alzheimer's begins requires careful and comprehensive characterization of study participants. Their work has resulted in an extensive series of studies that correlate cognitive capabilities with the progress of the disease in the brain. These studies have articulated the relationships and distinctions among the healthy aging brain, MCI and AD.

The scope and detail of Dr. Morris's work have provided the basis for national and international standards for the clinical assessment of individuals with Alzheimer's. These measures include the Clinical Dementia Rating, or CDR, which is the worldwide standard for the clinical determination of the presence and severity of dementia in studies of AD. The clinical diagnostic methods he has helped develop are superior to any current biomarker for accurately diagnosing the disease. He has established there is a clinically detectable subset of MCI that represents the earliest symptomatic stage of AD. And he has identified a preclinical stage of AD that is an ideal target for potential therapies.

Dr. Morris's work has fundamentally changed the way researchers view normal aging, MCI and Alzheimer's. It has placed him among a small group of pre-eminent clinical scientists whose accomplishments and leadership have set the research agenda for this field of study.

Dr. Morris received his MD from the University of Rochester School of Medicine and Dentistry. He joined the Washington University School of Medicine as a postdoctoral Fellow in neuropharmacology. Dr. Morris has become a leader at the institution as Director of the Center for Aging and the Alzheimer's Disease Research Center. He is on the Board of Directors of the Alzheimer's Association and the Editorial Board of *Neurologist* magazine.

Rona



Ronald C. Petersen, MD, PhD

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Ronald C. Petersen, MD, PhD

Professor of Neurology, Cora Kanow Professor of Alzheimer's Disease Research, Director, Mayo Alzheimer's Disease Research Center, Mayo Clinic College of Medicine, Rochester, MN

Dr. Petersen has been a cognitive neuroscientist dating back to his PhD in 1972 when he studied human memory function. He then spent 4 years in the Army Biomedical Research Laboratory doing psychopharmacology of human memory. From the Army he went on to medical school where he studied neurology. His career has been a natural progression from the study of how the brain works to the study of the disease notorious for destroying brain function.

In 1999 Dr. Petersen gained significant attention when he published a report entitled *Mild Cognitive Impairment: Clinical Characterization and Outcome*. The report detailed the findings of a study in which subjects with memory failure beyond that expected for their age and education, yet short of dementia, were compared to a healthy control group and a group with mild Alzheimer's disease.

The three groups of individuals were compared on demographic factors and measures of cognitive function. The report noted that the primary distinction between control group and subjects with MCI was in the area of memory, while other cognitive functions were comparable. However, when the subjects with MCI were compared with the patients with mild Alzheimer's, memory performance was similar, but the Alzheimer's patients were more impaired in other cognitive areas as well. Performance measured over time demonstrated that the subjects with MCI declined at a rate greater than that of the controls but less rapidly than the patients with mild Alzheimer's.

The study was among the first to show that patients who meet the criteria for MCI appear to constitute a clinical group that can be characterized and targeted for early treatment

interventions. It was a catalyst for much of the attention now being shown to MCI because it led to the establishment of clinical guidelines that make it possible to assess outcomes of various therapies. It also enabled testing of drug treatments targeted at the early stages of illness.

Over the past year Dr. Petersen, with the Alzheimer's Disease Cooperative Study, has again been reporting high-profile research progress that has been chronicled in the national media. In particular, results of a study reported in July 2004 demonstrated that symptoms leading to a diagnosis of Alzheimer's disease could be delayed by treatment in the MCI stage. No previous prevention study had been able to demonstrate any effect on the progress of Alzheimer's. Dr. Petersen's study opens the door for further investigation of this early intervention treatment strategy. In recognition of the significance of his work, the Ronald and Nancy Reagan Research Institute presented him with their inaugural research award.

Ten years ago mild cognitive impairment was barely a field of study. Today there are meetings, conferences and symposia on the topic. It is currently the focus of six international drug trials involving over 5000 subjects. In large part, the attention being given MCI is due to work begun by Dr. Petersen.

Dr. Petersen received his PhD from the University of Minnesota and his MD from Mayo Medical School. He currently serves on the Medical and Scientific Advisory Council of the Alzheimer's Association, the Board of Scientific Counselors of the National Institute on Aging, and on the Science Committee of the American Academy of Neurology.

Roberto Malinow, MD, PhD

*Professor of Neuroscience
Cold Spring Harbor Laboratory, New York*

For the past decade, Dr. Roberto Malinow and his colleagues at the Cold Spring Harbor Laboratory have focused their research on how activity in brain cells controls the strength of communication at the synapses between the cells. This process, called synaptic plasticity, is thought to underlie the formation and storage of memories. Dr. Malinow and his team believe that understanding synaptic plasticity will identify key steps in the process that are affected by diseases such as Alzheimer's.

Dr. Malinow became interested in synaptic plasticity as a model for understanding learning and memory nearly 20 years ago. In his PhD thesis he first examined mechanisms underlying the generation of long-term potentiation (LTP), which is a long-lasting enhancement in a synaptic transmission following a brief period of strong synaptic activation. Since LTP has a number of properties that scientists expected to see when they began to envision how memories are made, it has received a great deal of attention in many of the top neuroscience laboratories around the world. Dr. Malinow has distinguished himself by making significant advancements on key questions in the study of LTP. These advances have been made possible through his team's innovative tailoring of methodologies in molecular biology, microscopic imaging and electrophysiology.

In recent years, Dr. Malinow's team has examined if amyloid precursor protein (APP) has effects on synapses. While a large body of evidence has

implicated A β peptides and other derivatives of APP as central to the pathogenesis of Alzheimer's disease, little was known of the functional relationship of APP to neuronal electrophysiology. Dr. Malinow showed that neuronal activity modulates the formation and secretion of A β peptides in brain slice neurons that are experimentally forced to make extra APP. In turn, A β depresses synaptic transmission onto neurons that make extra APP, as well as nearby neurons that do not. Synaptic depression from excessive A β could contribute to cognitive decline during early Alzheimer's disease. In addition, activity-dependent modulation of A β production may normally participate in a negative feedback that could keep neuronal hyperactivity in check. Disruption of this feedback system could contribute to disease progression in Alzheimer's disease. Taken together, the team's work sheds a dramatic new light on how synapses function and on the role of amyloid beta in normal and diseased cells.

Dr. Malinow received a B.A. in mathematics from Reed College, an MD from the NYU School of Medicine in 1984 and a PhD from UC Berkeley in 1986. He conducted postdoctoral research at Yale University School of Medicine and at Stanford University School of Medicine under the guidance of Dr. Richard Tsien. He joined the Learning and Memory Center at the Cold Spring Harbor Laboratory in 1993, where he is now the Ale Davis and Maxine Harrison Professor of Neuroscience.

Thomas C. Südhof, MD

*Director, Center for Basic Neuroscience
Investigator, Howard Hughes Medical Institute
University of Texas Southwestern Medical Center*

Dr. Thomas Südhof's research at the University of Texas Southwestern Medical Center focuses on studies of how neurons communicate. For years he has led groundbreaking research on how presynaptic nerve terminals function. More recently his research has turned attention to how this fundamental process is affected in diseases characterized by synaptic dysfunction.

Dr. Südhof believes that understanding how synaptic terminals will provide a key to unlock the secrets of how synapses are formed and function. Synapses are junctions dedicated to fast communication. On the presynaptic side, this junction is a highly developed apparatus that secretes neurotransmitters in milliseconds—microseconds—one of the most rapid processes in biology. While this presynaptic apparatus is an extremely complex system, a detailed understanding of its steps is required if treatments are to be developed to act against the synaptic deterioration of Alzheimer's disease. His laboratory has managed to break down the synaptic process into an intricate sequence of reactions. They have examined how a presynaptic cell recognizes a postsynaptic cell, how synapses are formed, how adhesion molecules, and the release of neurotransmitters are regulated at the synapse. Their studies are using an interdisciplinary approach combining chemistry and molecular

Thomas C. Südhof, MD

*Director, Center for Basic Neuroscience
Investigator, Howard Hughes Medical Institute
University of Texas Southwestern Medical Center at Dallas*

Dr. Thomas Südhof's Center for Basic Neuroscience at the University of Texas Southwestern Medical Center is a world leader in studies of how neurons communicate at synapses. For years he has led groundbreaking research on how presynaptic nerve terminals develop and function. More recently his team has turned its attention to how this function may be impaired in diseases characterized by degeneration of brain cells.

Dr. Südhof believes that understanding presynaptic terminals will provide one of the keys that will unlock the secrets of how the brain works. Synapses are junctions between brain cells dedicated to fast communication. On the presynaptic side, this junction is composed of a highly developed apparatus that enables a neuron to secrete neurotransmitters hundreds of times in microseconds—one of the fastest reactions in biology. While this presynaptic activity comprises an extremely complex process, Dr. Südhof believes a detailed understanding of its discrete steps is required if treatments are going to be developed to act against diseases that cause the deterioration of synaptic function.

His laboratory has managed to divide the presynaptic process into an intriguing hierarchy of reactions. They have examined how a presynaptic cell recognizes a postsynaptic cell to form a synapse, how synapses are organized by cell adhesion molecules, and how the ultra-fast release of neurotransmitters is achieved at a synapse. Their studies are performed with an interdisciplinary approach that combines protein chemistry and molecular biology with mouse

genetics and cell biology.

The work in Dr. Südhof's laboratory has made many seminal contributions to our understanding of the mechanisms by which presynaptic nerve terminals target precise postsynaptic cells and release neurotransmitters in a tightly regulated fashion. The speed and precision of synaptic transmission underlies the ability of the brain to receive and process information and to store memories.

Recently, Dr. Südhof's lab turned its attention to studies of the role of APP in synaptic activity. His studies have led to a description of a function of APP in gene expression. These studies are considered foundational contributions to an understanding of the mechanisms of synaptic transmission and the normal function of APP. They serve as a basis for future studies of the underlying causes of Alzheimer's disease.

Dr. Südhof studied medicine at the University of Göttingen in Germany, and performed his doctoral thesis work in the laboratory of Dr. V.P. Whittaker at the Max-Planck-Institut für biophysikalische Chemie in Göttingen. He holds the Gill and the Loyd B. Sands Distinguished Chairs in Neuroscience at UT Southwestern Medical Center, where he directs the Center for Basic Neuroscience and serves as an Investigator of the Howard Hughes Medical Institute. Among other honors, Dr. Südhof received the Alden Spencer Award from Columbia University, the National Academy of Sciences Award in Molecular Biology, and the Wilhelm Feldberg Award. He is a member of the National Academy of Sciences.

Bruce A. Yankner, MD, PhD

*Associate Professor of Neurology & Neuroscience
Harvard Medical School and Children's Hospital*

Dr. Bruce Yankner has been conducting outstanding research in the field of neurodegenerative disease since 1987, the year he completed his Neurology residency at the Massachusetts General Hospital. He has devoted himself to a unique combination of research and clinical work in the area of neurodegenerative disease. It is this unique combination of research and clinical work that has led to his success. His work has been described as "provocative" and "of great importance."

In 1989, Dr. Yankner demonstrated that amyloid beta-protein is toxic to neurons. This discovery came at a time when the mechanisms of neuronal cell death in Alzheimer's disease had not yet been articulated. His discovery was of critical importance because it provided a conceptual framework for understanding the pathogenesis of the disease. His findings were compelling because they offered the possibility of a unified hypothesis connecting amyloid beta and the formation of neurofibrillary tangles in the Alzheimer's brain. Since 1989 he has remained on the forefront of research on the mechanism of neurodegeneration in Alzheimer's disease.

Another major contribution of his laboratory was the development of a good animal model for studying the progression of Alzheimer's. His lab has found that model in the aging monkey. Using this model, the lab has observed significant amyloid beta-protein induced changes that are similar to those seen in the human brain suffering from Alzheimer's. These changes were only minimally present in earlier transgenic mouse models. Dr. Yankner's discovery suggests there might be a species barrier to amyloid-beta toxicity. Another important feature of his animal model is its age-dependence. The neurotoxic effects occur in older monkeys, but not in young adults. So the aged monkey provides a model for studying brain cell vulnerability in the aging brain. It also provides a living system for screening potential drug treatments.

In addition to these studies, Dr. Yankner's laboratory has made recent contributions to the understanding of the biological mechanisms

associated with genetic causes of Alzheimer's disease. His laboratory established a connection between presenilins that cause familial Alzheimer's disease and the accumulation of amyloid beta-protein. Dr. Yankner's laboratory also demonstrated that individuals with Down's syndrome, who usually develop Alzheimer's disease by age 50, accumulate amyloid beta-protein abnormally in their neurons starting from an early age. This slows neuronal metabolism, eventually leading to neuronal cell death.

Dr. Yankner's contributions to the understanding of the causes of Alzheimer's disease have also provided insights to possible treatments. His work stimulated the development of strategies based on inhibiting amyloid beta fibril formation, and has contributed to the development of drugs that will enter clinical trials in the near future. His work also served as an impetus for a large-scale clinical trial of neuroprotective agents in young individuals with Down's syndrome. Recently his laboratory has discovered that the stability of the amyloid beta-protein is regulated by lipoproteins, and may be regulated by dietary cholesterol. As a result, one of the institutions with which Dr. Yankner is affiliated, Children's Hospital in Boston, now holds a patent for the treatment of Alzheimer's with statins and other cholesterol lowering drugs.

Dr. Yankner received his B.A. from Princeton University summa cum laude, and then attended Stanford University School of Medicine, where he received his MD and PhD in neurobiology. He subsequently completed a residency in neurology at the Massachusetts General Hospital, and then joined the faculty in neurology at Harvard Medical School and the Division of Neuroscience at Children's Hospital. Dr. Yankner also practices in a dementia clinic at Beth Israel-Deaconess Hospital, and is the director of the training program in Neurodegeneration at Harvard Medical School. He has received numerous awards including the Derek Denny-Brown award from the American Neurological Association, an Alzheimer Association Zenith Award, and the Irving S. Cooper award from the Mayo Clinic.

Fred H. Gage, Ph

*The Vi and John Adle
Laboratory of Geneti
The Salk Institute for*

For years, Dr. Fred Gage in developing the fu understanding the dev adults. Over the last si the notion that a dan can actually be fixed u regenerative powers. with repair of the injt research focuses on tw 1) cell replacement an

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Fred H. Gage, PhD

The Vi and John Adler Professor

Laboratory of Genetics

The Salk Institute for Biological Studies, La Jolla, CA

For years, Dr. Fred Gage has played a central role in developing the field of study dedicated to understanding the development of nerve tissue in adults. Over the last six years his work has ignited the notion that a damaged brain or spinal cord can actually be fixed using the human body's own regenerative powers. His research is concerned with repair of the injured spinal cord. His team's research focuses on two main strategies of repair: 1) cell replacement and 2) axonal regeneration.

Dr. Gage's groundbreaking work first surfaced in 1995 with reports on research in mice. These studies demonstrated that even in adult mice the brain region known as the hippocampus, a structure central to the Alzheimer's disease pathology, contains young, undifferentiated cells. These cells, also known as stem cells, can "grow up" to become neurons, glial cells or any of the different cells in the brain.

The discovery of these dividing cells helped scientists overcome the idea that the brain can't make new neurons. It also led to another surprise when one of Gage's associates enriched the rodents' environment with toys and additional mice. After 45 days, he went back and counted the number of cells in the brain that were dividing and had become neurons. Just by enriching the environment and thereby increasing the animal's activity, he found he could increase the total number of brain cells in certain parts of the brain. The team went on to show neurons continue to be born even in the oldest mice, and that environmental enrichment can significantly increase the birth and survival of these new neurons. These studies showed that voluntary exercise has a huge impact on brain function and structure, and provide unparalleled insight into the cognitive benefits of exercise.

Dr. Gage's team has also demonstrated that stem cells can be harvested from a variety of brain and spinal cord regions, genetically modified, and transplanted back to the brain and spinal cord. They can then differentiate into mature glial and neurons depending on where they are placed in the central nervous system. This series of provocative discoveries created a great deal of interest and speculation regarding how much of the study of rodent neurogenesis could be generalized to humans.

Gage's group began to take on that question in 1996. They had the foresight to take advantage of diagnostic work being done with cancer patients. Oncologists use a chemical called bromodeoxyuridine, or BrdU to track the spread of cancerous cells through the body. When DNA is undergoing synthesis, BrdU slips in and becomes a red flag that the cell has divided. Gage's group developed techniques for using BrdU to see if they could find evidence of the growth of new healthy cells in the adult human brain.

After initial success with sampled tissue, Gage's team realized the need for fresh tissue to prove with double labeling that the newly formed cells had turned into neurons. One of Gage's fellows got involved with clinical trials of cancer patients using BrdU. Five of these patients who ultimately lost their battle with cancer had agreed to let the team examine their brains. These people were between 55 and 72 years old. Nevertheless, Gage was able to determine, that there was cell division in their brains, that some of the cells gave rise to neurons, and that this seems to persist throughout life even in unhealthy people. More recently, Gage and his colleagues have been able to harvest cells from human autopsy and brain biopsies and induce cells to begin to divide again, demonstrating that these adult human cells can survive, divide and become neurons outside of the brain.

Dr. Gage's and his colleagues' pioneering advancements have enormous immediate implications for understanding the structural plasticity of the adult brain. More importantly, it is expected that therapeutic strategies employing neural stem cells will prove effective in reversing the effects of neurodegenerative diseases, such as Alzheimer's.

Dr. Gage received his PhD from The Johns Hopkins University in 1976, and his B.S. from the University of Florida in 1972. The author of nearly 300 publications, Dr. Gage is on the editorial boards of 26 scientific journals. He has more than 20 honors to his credit, notably a Max Planck Research Award, Fellow of AAAS, Decade of the Brain Medallist (Congress of Neurosurgeons), as well as an NIH MERIT Award. He was recently elected as a Member of the Institute of Medicine of the National Academy of Sciences, and this year is serving as the President of the Society for Neuroscience.

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