

METLIFE TO DISCONTINUE COVERAGE CONTINUATION RIDER AND JOINT COVERAGE CONTINUATION RIDER ON GUARANTEE ADVANTAGE UL AND LEGACY ADVANTAGE SUL POLICIES

Effective April 27, 2013, MetLife will no longer offer its Coverage Continuation Rider or Joint Coverage Continuation Rider on new sales of Guarantee Advantage Universal Life® (UL) and Legacy Advantage Survivorship Universal LifeSM (SUL). Guarantee Advantage UL and Legacy Advantage SUL will continue to be available without the Coverage Continuation Rider or Joint Coverage Continuation Rider.

Please carefully review the transition rules and dates below for Guarantee Advantage UL and Legacy Advantage SUL policies.

DATES	ACTIONS
April 26, 2013	Last date for Guarantee Advantage UL applications with the Coverage Continuation Rider or Legacy Advantage SUL applications with the Joint Coverage Continuation Rider to be received in the home office in good order. <ul style="list-style-type: none">• Applies to new sales and term conversions.• All application questions must be fully completed.• The application must be signed, dated and witnessed by all required parties.
April 27, 2013	New sales of and term conversions to Guarantee Advantage UL or Legacy Advantage SUL will only be available on a current assumption basis (without a secondary guarantee).
June 14, 2013	Last date for Guarantee Advantage UL policies with the Coverage Continuation Rider or Legacy Advantage SUL policies with the Joint Coverage Continuation Rider to be placed and paid. <ul style="list-style-type: none">• Applications must have been received in good order in the home office by April 26, 2013.• 1035 exchange money can still be pending, provided both the required placing premium was received and the policy is placed and paid by June 14, 2013.• Policies requiring trust work must also be paid and placed by June 14, 2013.

Any Guarantee Advantage UL applications with the Coverage Continuation Rider or Legacy Advantage SUL with the Joint Coverage Continuation Rider received in the home office after April 26, 2013 will not be issued with a secondary guarantee under any circumstances, regardless of the date the application was signed.

State Availability

The information in this release applies to all states except New York. These same changes were implemented in New York on February 23, 2013.

Illustrations

As of April 27, 2013, all Guarantee Advantage UL and Legacy Advantage SUL cases in the illustration software will default to a product design without the Coverage Continuation Rider or Joint Coverage Continuation Rider. However, these riders can be manually selected for reissued cases. On or after April 27, 2013, if the Coverage Continuation Rider or Joint Coverage Continuation Rider is selected, there will be language on the cover page indicating that applications for Guarantee Advantage UL with the Coverage Continuation Rider or Legacy Advantage SUL with the Joint Coverage Continuation Rider must have been received in the home office by April 26, 2013. These riders will be completely removed from the illustration software at a later date.

Policy Changes to Existing Contracts

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

The policy's five-year no-lapse guarantee remains in force provided required premiums are paid and values are not taken out of the policy. If the guarantee terminates, the policy will stay in force for as long as its cash value is sufficient to pay for the policy's benefits. Paying additional premiums will increase the policy's cash value. The optional Coverage Continuation Rider (CCR) or Joint Coverage Continuation Rider (JCCR) guarantees that the policy will remain in force even if the policy's cash surrender value is insufficient to pay monthly policy deductions, subject to certain conditions and limitations. If neither the five-year no-lapse monthly guarantee nor the CCR are in effect, then the policy will not lapse as long as net cash surrender value is sufficient to pay the monthly deductions when due.

Guarantee Advantage Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-34-07 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-34-07-NY. Legacy Advantage Survivorship Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-32-05 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-32-05. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. March 2013

Life Insurance Products:

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

