

Introducing

THE ENHANCED CARE BENEFIT RIDER

*to the newly streamlined MetLife
Promise Whole LifeSM Portfolio*

The Enhanced Care Benefit provides an additional benefit that allows the policy owner to accelerate up to 90% of the death benefit, which can be used to help pay for ongoing care if the insured develops a prolonged illness.¹

Effective September 3, 2013, MetLife will launch the **Enhanced Care Benefit (ECB)** in approved states on all of the MetLife Promise Whole Life products:

- MetLife Promise Whole LifeSM
- MetLife Promise Whole Life 120SM
- MetLife Promise Whole Life Select 10SM
- MetLife Promise Whole Life Select 20SM
- MetLife Promise Whole Life Select 65SM

Also effective September 3, 2013, MetLife will be making the following changes to:

MetLife Promise Whole Life

- New design to have competitive internal rates of return (IRRs) on cash value and competitive long-term income distribution.
- Income streams at retirement ages will significantly increase, in many scenarios by upwards of 80.00%.
- Premium rates to increase approximately 5.00% to 20.00%.

MetLife Promise Whole Life 120

- New design to be the most affordable product in our whole life portfolio with competitive IRRs on death benefit.
- Premium rates to increase approximately 1.00% to 6.00%.
- Non-guaranteed cash value IRRs will generally decrease by 0.20% to 0.60% in years 20 to 30.

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

Dates	Actions
September 2, 2013	<p>Last date for applications in approved states to receive old rates for MetLife Promise Whole Life and MetLife Promise Whole Life 120. Applications must be signed and dated by September 2, 2013:</p> <ul style="list-style-type: none">• All application questions must be fully completed.• All necessary documentation must be submitted with the application, including Reg 60 (replacement) requirements in NY, if needed.• The application must be signed, dated and witnessed by all required parties. <p>Note: For replacement cases, if the initial Notification and Authorization Form (EREPLDIS-NY-D) has been received by September 2, 2013 or earlier, we will accept applications for the old rates for MetLife Promise Whole Life or MetLife Promise Whole Life 120, even if the life insurance application itself is signed shortly after the cutoff date.</p>
September 3, 2013	<p>Updates to MetLife Promise Whole Life Portfolio:</p> <ul style="list-style-type: none">• ECB added to all five whole life products in all approved states.• New rates for MetLife Promise Whole Life and MetLife Promise Whole Life 120 go into effect in all approved states.• Updated product specifications will be available in the illustration systems. See below for more information on illustrations.
September 27, 2013	<p>Last date for MetLife Promise Whole Life and MetLife Promise Whole Life 120 policies with old rates to be received in the home office in good order.</p> <ul style="list-style-type: none">• Applications must have been signed and dated by September 2, 2013.

Any applications received in the home office after September 27, 2013 will not receive the old rates under any circumstances, regardless of the date the application was signed.

¹ Any benefits received under the rider may adversely affect the recipient's eligibility for public assistance programs and that the benefits received under the riders may be taxable.

State Availability

The Enhanced Care Benefit on MetLife Promise Whole Life, MetLife Promise Whole Life 120, MetLife Promise Whole Life Select 10, MetLife Promise Whole Life Select 20, and MetLife Promise Whole Life Select 65 may not be approved in all states. Please check the latest state availability list for the most recently approved states.

Illustrations

MetLife Promise Whole Life and MetLife Promise Whole Life 120 rate updates will be available in MetLife SolutionsSM and WinFlex on September 3, 2013. They will not be available in MetWINS. The MetLife Promise Whole Life Select products are only available in MetLife Solutions and WinFlex.

Completing the Application

If clients want the ECB, make sure to indicate on application under Rider section.

Adding the ECB to Recently Issued Whole Life Policies within Six Months:

- With issued MetLife Promise Whole Life, MetLife Promise Whole Life 120, MetLife Promise Whole Life Select 10, MetLife Promise Whole Life Select 20, and MetLife Promise Whole Life Select 65 policies on or after March 3, 2013, you may request a one-time addition of the ECB.
- Policies must be dated after January 1, 2013.
- MetLife Promise Whole Life and MetLife Promise Whole Life 120 policies will be reissued with repriced rates.
- A new illustration will be required.
- Any compensation paid to the producer on the whole life policy will be reversed and the new compensation on the new whole life policy will be paid.

- Depending on the issue state, new replacement forms may be required.
- If the premium on the new policy is different, clients will need to pay the difference in cumulative premiums to bring the new policy current.

Exchanging Recently Issued Policies:

Within 60 days of the original issue date, you may request a reissue of a whole life policy to MetLife Promise Whole Life or MetLife Promise Whole Life 120 with the new rates, generally with no additional underwriting. For these cases, please send an email to your designated case manager. New replacement forms will be required. No amendment will be required for the request to change rates.

- A new illustration will be required.
- If replacement is involved, a new quote will be required.
- Depending on the issue state, new replacement forms may be required.
- If the original policy was issued without advance payment, the placing premium must be paid before the reissue will be completed.
- Any compensation paid to the producer on the whole life policy will be reversed and the new compensation on the new whole life policy will be paid.

Policy Changes to Existing Contracts

All normally allowed changes to active contracts will continue to be allowed (e.g., decreases, risk class changes, partial conversions, full conversions).

MetLife Promise Whole Life, MetLife Promise Whole Life 120, MetLife Promise Whole Life Select 10, MetLife Promise Whole Life Select 20, and MetLife Promise Whole Life Select 65 are issued by MetLife Investors USA Insurance Company generally on Policy Form 5E-12-10 in all jurisdictions except New York, where they are issued by Metropolitan Life Insurance Company generally on Policy Form 1E-12-10-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. July 2013

Whole Life Insurance Products:

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

MetLife