ProductUpdate

METLIFE TO DISCONTINUE 30-YEAR DURATION OF GUARANTEED LEVEL TERM PRODUCT IN NEW YORK

Effective April 27, 2013, MetLife will no longer offer the 30-year duration of Guaranteed Level Term in New York. The durations of 10, 15 and 20 years will continue to be available in New York going forward.

Please carefully review the transition rules and dates below for the 30-year Guaranteed Level Term product in New York.

DATES	ACTIONS
April 26, 2013	 Last date for 30-year Guaranteed Level Term applications in New York to be received in the home office in good order. All application questions must be fully completed. All necessary documentation must be submitted with the application, including Reg 60 (replacement) requirements. The application must be signed, dated and witnessed by all required parties. For cases submitted via the Tele-Application or quikMet process, the Express Order Ticket or quikMet order must be received in the home office by April 26, 2013. Note: For replacement cases, if the initial Notification and Authorization Form (EREPLDIS-NY-D) has been received by April 26, 2013 or earlier, we will accept applications for 30-year Guaranteed Level Term in New York, even if the life insurance application itself is signed shortly after the cutoff date.
April 27, 2013	New sales of Guaranteed Level Term in New York will only be available in 10-, 15- and 20-year durations.
June 14, 2013	 Last date for 30-year Guaranteed Level Term cases in New York to be placed and paid. Applications must have been received in good order in the home office by April 26, 2013. Policies requiring trust work must also be paid and placed by June 14, 2013.

State Availability

The information in this release only applies to New York.

Proposals

30-year Guaranteed Level Term proposals will continue to be available in New York for reissued cases. However, effective April 27, 2013, there will be language on the cover page indicating that applications for 30-year Guaranteed Level Term in New York must have been received in the home office by April 26, 2013. In addition, all proposals saved in the illustration software for 30-year Guaranteed Level Term cases in New York will default to 10-year Guaranteed Level Term. 30-year Guaranteed Level Term will be completely removed from the illustration system 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, partial conversions, full conversions).

Guaranteed Level Term is issued in New York by First MetLife Investors Insurance Company, New York, NY on Policy Form 5E-21-04-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. March 2013

Term Insurance Products:

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



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