stability counts.

MetLife and its affiliates are dedicated to helping build financial freedom for everyone.

Today MetLife is one of the most trusted names — and well-respected brands — in the world. Today MetLife is one of the most trusted names — and well-respected brands — in the world.

MetLife has a long history of leadership and integrity.

• Begins its operations in 1868
• Pledges to serve customers throughout its 150-year history
• Made the largest contribution to World War II of any single investor
• On September 11, 2001, MetLife responded quickly and decisively to the tragedy (first claim paid on 9/14) and invested $1 billion in the U.S. economy

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

Speak to your financial professional today to determine if a fixed annuity is right for you!

• Over 70 million customers worldwide
• Over 90 of the nation’s top 100 FORTUNE 500® companies trust MetLife to provide the financial tools and protections they need to live life to the fullest

• MetLife named one of Fortune Magazine’s “World’s Most Admired Life/Health Insurers of 2010”

Fixed annuities from MetLife and its affiliates — now you’re in the driver’s seat.

Fixed annuities

Risk

• No Capital at Risk
• No Deposit
• Not FDIC-Insured
• Not Insured by Any Federal Government Agency
• Not Guaranteed by Any Bank or Credit Union • May Go Down In Value

Safety

• No market risk
• No risk of principal loss

Guarantees for the if in Life

MetLife fixed annuities, like all annuities, are insurance products and are not insured by the FDIC or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All product guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

MetLife fixed annuities have limitations, exclusions, charges, termination provisions and terms for keeping them in force. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59 1/2, may be subject to a 10% Federal income tax penalty. Withdrawals will reduce the death benefit and account value. Withholdings may be subject to withholding charges.

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MetLife fixed annuities are designed for individuals whose top priorities are safety and predictability.

Safety

No matter what happens in the financial markets, your principal — and the interest you earn — are protected with a MetLife fixed annuity.

Predictability

You know exactly how much total interest your money will earn — a competitive, guaranteed interest rate based on the guaranteed time period you choose. The interest compounds annually and is credited to your account daily.

Lifestyle income

Fixed annuities are one of the only financial products available that let you turn your assets into a steady stream of income payments that you cannot outlive. This income is guaranteed to remain the same, even if the financial markets decline.
compounding assets.

The power of tax deferral

A fixed annuity is a tax-deferred investment, meaning you don’t have to pay taxes on your investment earnings until you withdraw them or they are distributed to you. By not paying current taxes on these earnings, they have

Predictable accumulation

Not only does your interest component tax deferred in a MetLife fixed annuity, but it also compounds at a set rate. That means it’s easy to determine your account value at the end of the guaranteed time period.

Protection in times of need

After the first contract year, withdrawal charges and any market value adjustment will be waived on withdrawals up to a certain limited amount. • Nursing Home Waiver: After the first contract year, you become confined to a nursing home or require hospice care for 30 consecutive days or more. • Terminal Waiver: You are diagnosed with a terminal illness (life expectancy of 12 months or less) after the first contract year. These waivers are not available in the state of Idaho. Nursing income and Terminal Illness waivers are not available if you are over age 65 when the contract is issued.

Family matters.

Retirement planning isn’t just about you. It’s also about the people you care about, which is why MetLife fixed annuities offer a death benefit feature to help take care of your loved ones.

Death Benefit

If you die before annuitizing your contract, your beneficiaries will receive your full account value with no withdrawal charges or market value adjustment, if applicable.

Continuation of Benefits for Your Spouse

If your spouse is your primary beneficiary, he or she may choose to continue your fixed annuity contract. This is called a joint or survivor annuity. This feature allows your spouse to receive payments for life, no matter how long you live. These payments are backed by the claims-paying ability of the company that issues your annuity. They ensure that, during your retirement years, you can experience a special kind of security. Income options:

Americans are living longer.

The average life expectancies of Americans males and females.

life lasts.

How long will you live? There’s no way to know. You could be retired for as long as you worked. That’s because, on average, people are living longer. In the coming years, it may be quite common for people to remain active well into their 80s and 90s. While this sounds like good news, most people are not planning on needing income for that length of time. As a result, they run the risk of outliving their assets.

Financial experts call this “longevity risk” — and it’s one of the primary reasons to consider a fixed annuity as a part of your retirement strategy.

A fixed annuity is one of the few products individuals can buy that offers the option of paying for future needs but also provides income that your spouse would receive in the event of your death. If you’re married, both of you stand to benefit from this feature. In the event of one spouse’s death, the surviving spouse continues to receive payments based on the original contract’s terms and conditions. It’s your retirement income. What will you choose?

A fixed annuity may offer you these retirement income options:

• Receive payments for as long as you live. • Receive payments that last throughout your lifetime, or at least a certain number of years if both of you die earlier than expected. • Your and your spouse receive payments. That continues for as long as the last survivor lives. • Your and your spouse receive payments that will last as long as the last survivor lives, or at least a certain number of years if both of you die earlier than expected. • Your payments increase each year based on increases to the annual inflation rate, or at least a certain number of years if both of you die earlier than expected. • Receive payments for a specified period of time. If an IRA, there are amounts you may be required to withdraw from this account after age 70½, a 10% Federal income tax penalty may apply. Generally, withdrawals exceeding a certain annual amount (as defined within the product) may be subject to withdrawal charges and additional income tax. If an IRA, these amounts are subject to ordinary income taxes, and, if made before age 59½, a 10% Federal income tax penalty may apply. Generally, withdrawals exceeding a certain annual amount (as defined within the product) may be subject to withdrawal charges and additional income tax. If an IRA, these amounts are subject to ordinary income taxes, and, if made before age 59½, a 10% Federal income tax penalty may apply.

Although you may periodically review the status of your account, all changes are subject to the terms and conditions of the annuity contract. You may also be subject to the requirements of the Internal Revenue Code and state laws and regulations. Refer to the prospectus for complete information.

Not A Deposit • Not FDIC Insured • Not Issued By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value • Not A Currently Marketable Security • Market value adjustment will be waived on withdrawals up to a certain annual amount (as defined within the product). If an IRA, these amounts are subject to ordinary income taxes, and, if made before age 59½, a 10% Federal income tax penalty may apply.

How long will you live? Here’s a look at the average longevity of Americans.

I WANT SAVING TO BE LESS TAXING

The Power of Tax Deferral

This chart shows the general advantages of tax deferral and does not represent returns on any specific product.

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Total initial investment amount.

The Power of Tax Deferral

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I WANT TO MAKE SURE MY FAMILY IS TAKEN CARE OF

Family matters.

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A fixed annuity may offer you these retirement income options:

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compounding assets.

The power of tax deferral\(^1\)

A fixed annuity is a tax-deferred investment, meaning you don’t have to pay taxes on your investment earnings until you withdraw them or they are distributed to you. By not paying current income taxes on these earnings, they have the potential to compound and accumulate faster than they would if ordinary income taxes were paid on your earnings.

Taxable vs. Tax-Deferred Investments

The chart illustrates how $100,000 would grow over 30 years with and without the benefit of income tax deferral. As you can see, after 10 years, the tax-deferred amount has accumulated to $324,240 more than the currently taxable amount.

Hypothetical Example. For Illustrative Purposes Only.

While certain fixed annuities may differ, in general, a MetLife fixed annuity offers the flexibility to withdraw portions of your account value, if you choose.

If all IRAs, there are amounts you may be required to withdraw from your account after age 70 1/2 under the IRS required minimum distribution rules (include free withdrawals already taken in current contract year).

You will want to use this feature only as your circumstances change. As with taxable annuities, withdrawals and any other distribution from the annuity are subject to ordinary income taxes and, if made before age 59 1/2, a 10% Federal income tax penalty may apply. Generally, withdrawals exceeding a certain annual limit (as defined within the product may be subject to subject to withdrawals changes and certain contracts may have a market value adjustment. Withdrawals also reduce your account value and death benefit.

<table>
<thead>
<tr>
<th>Age</th>
<th>Death Benefit</th>
<th>What will you choose?</th>
</tr>
</thead>
</table>
| 70+ | Receive payments that last throughout your lifetime, or at least a certain number of years if you die earlier than expected. | Your spouse receive payments. |}

Protection in times of need

After the first contract year, withdrawal charges and any market value adjustment will be waived on withdrawal requests meeting certain limiting situations:

- **Nursing Home Waiver:** After the first contract year, you become confined to a nursing home or require supervision for 90 consecutive days or more.
- **Terminal Illness Waiver:** You are diagnosed with a terminal illness (life expectancy of 12 months or less) after the first contract year.

These waivers are not available in the state of life. Nursing Home and Terminal Illness waivers are not available if you are over age 70 when the contract is issued.

1. A Market Value Adjustment (MVA) may apply with certain products. The MVA is an adjustment, determined by a formula, that applies to amounts withdrawn (in excess of any free withdrawal amount) during the entire length of any guaranteed period. The MVA may be either positive or negative depending on the relationship between the current market interest rate and the current market interest rate in effect at the start of your guaranteed period.

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Death Benefit

If you die before annuitizing your contract, your beneficiaries will receive your full account value with no withdrawal charges or market value adjustment, if applicable.

Continuation of Benefits for Your Spouse

If an IRA, there are amounts you may be required to withdraw from this Contract. If an IRA, there are amounts you may be required to withdraw from this Contract.

What will you choose?

The average life expectancies of Americans are increasing. But will your retirement savings?

Americans are living longer. What will you choose?

- **A fixed annuity may offer you these retirement income options:**

  - **Receive payments for as long as you live.**
  - **Receive payments that last throughout your lifetime, or at least a certain number of years if you die earlier than expected.**
  - **You and your spouse receive payments, that continue for as long as the last survivor lives.**
  - **You and your spouse receive payments that will last as long as the last survivor lives, or at least a certain number of years if both of you die earlier than expected.**
  - **Receive payments for a specified period of time.**

The age 65 is not required to begin taking distributions. IRS Publication 590-B, Life Tables for Annuities, is available in the IRS website at www.irs.gov.

5. Among married couples, both age 65, there’s a 5% chance of one spouse living to age 90 – and a 25% chance of one spouse living to age 97. For more information, please visit the IRS website at www.irs.gov. If your spouse is your primary beneficiary, he or she may choose to continue your fixed annuity. Continuation of Benefits for Your Spouse

Next, use the table of life expectancies on the following page to help you make your retirement decision. Use the information on the following page to help you make your retirement decision.
compounding assets.

The power of tax deferral1

A fixed annuity is a tax-deferred investment, meaning you don’t have to pay taxes on your investment earnings until you withdraw them or they are distributed to you. By not paying current taxes on these earnings, they have the potential to compound and accumulate faster since they remain in your contract.

Predictable accumulation

Not only does your interest-annuity contract tax-deferred in a MetLife fixed annuity, but it also compounding at a set rate. That means it’s easy to determine your account value at the end of the guaranteed time period.

This chart shows the general advantages of tax deferral and does not represent returns on any specific product.

<table>
<thead>
<tr>
<th>Tax Deferral</th>
<th>Federal Income Tax Paid on Earnings</th>
<th>Total Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$500,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>$50,000</td>
<td>$450,000</td>
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<tr>
<td>$100,000</td>
<td>$400,000</td>
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</tbody>
</table>

This chart shows the historical advantage of tax deferral and does not represent returns on any specific product.

<table>
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<td>$100,000</td>
<td>$400,000</td>
<td>$400,000</td>
</tr>
</tbody>
</table>

The 28% tax rate used in this chart is a hypothetical tax rate as it might apply to one’s marginal taxable income after taking into consideration all income taxes owed.

The power of tax deferral is not an additional benefit of the annuity. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to tax law and any federal tax and state law. Federal and state tax laws and regulations are subject to change. Tax treatment is not guaranteed and may vary by jurisdiction.

Financial needs change.

While certain fixed annuities may differ, in general, a MetLife fixed annuity offers the flexibility to withdraw portions of your account value. If you choose:

- If any, there are amounts you may be required to withdraw from this account after age 70 1/2 under the IRS required minimum distribution rules (includes free withdrawals already taken in current contract year).
- You want to use this feature judicially, as withdrawals of taxable amounts are subject to ordinary income taxes and, if made before age 59 1/2, a 10% federal income tax penalty may apply. Generally, withdrawals exceeding a certain annual amount (as defined within the product) may be subject to withdrawal charges and certain contracts may have a market value adjustment. Withdrawals also reduce your account value and death benefit.
- This chart shows the general advantages of tax deferral and does not represent returns on any specific product.

Life lasts.

Family matters.

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Death Benefit

If you die before annuitizing your contract, your beneficiaries will receive your full account value with no withdrawal charges or market value adjustment, if applicable.

Continuing Benefits for Your Spouse

If an IRA, there are amounts you may be required to withdraw from this annuity offers the flexibility to withdraw portions of your account value. If you choose:

Continuation of Benefits for Your Spouse

If your spouse is your primary beneficiary, he or she may choose to continue your fixed annuity contract (at the current value, with no current income taxes due) rather than receive your full account value with no withdrawal charges or market value adjustment, if applicable. If your spouse is your primary beneficiary, he or she may continue your fixed annuity contract (at the current value, with no current income taxes due) rather than receive your full account value with no withdrawal charges or market value adjustment, if applicable.

The cost of a purchase agreement may offer you these retirement income options:

• Receive payments for as long as you live.
• Receive payments that last throughout your lifetime, or at least a certain number of years if you die before expected.
• You and your spouse receive payments that will last as long as the last survivor lives, or at least a certain number of years if both of you die before expected.
• Receive payments for a specified period of time.

1. Among married couples, both age 65, there’s a 5% chance of a spouse living to age 90 — and a 25% chance of one spouse living to age 90.2. American Life expectancy at birth for the total population has reached a record high of 77.1 years, an increase of nearly 10 years in the last 50 years alone. This means your retirement could last 20 to 30 years, or longer.


Guarantees are based on the financial strength and claims-paying ability of the MetLife insurance company.


5. Source: www.baciawards.com/annuities/demographics/index.html


7. Assumptions are based on a 5% annual rate of interest.

8. This chart shows the general advantages of tax deferral and does not represent returns on any specific product.

Hypothetical Example. For Illustrative Purposes Only.

1. Assumes 5% interest income and a 28% tax rate

Initial value of $100,000

$150K $200K $250K $300K $350K

$50K

$0

YEARS TO LIVE

Men

Women

AGE

0

55

10

15

20

25

30

35

40

45

50

55

60

65

70

75

80

85

90

95

100

110

The average life expectancies of American males and females.

Annuities are considered long-term investments that pay out over time. They are generally not appropriate as a source of liquidity. You may need to take withdrawals from your annuity before maturity, which will result in reduced income and, if made before age 59 1/2, a 10% federal income tax penalty may apply. Withdrawals may also reduce the amount of income you can count on for life.

If an IRA, there are amounts you may be required to withdraw from this annuity offers the flexibility to withdraw portions of your account value. If you choose:

Continuation of Benefits for Your Spouse

If your spouse is your primary beneficiary, he or she may choose to continue your fixed annuity contract (at the current value, with no current income taxes due) rather than receive your full account value with no withdrawal charges or market value adjustment, if applicable.

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Protection in times of need

After the first contract year, withdrawal charges and any market value adjustment will be waived on withdrawals irrespective of certain limited situations:

• Nursing Home Waiver: After the first contract year, you become confined to a nursing home or hospital or require home care for 30 consecutive days or more.
• Terminal Illness Waiver: You are diagnosed with a terminal illness (expected life of 12 months or less) after the first contract year.

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continued on next page...
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• Begins its operations in 1868
• Pays claims and cash surrender throughout the Great Depression, while banks were closing their doors
• Made the largest contribution to the U.S. war effort in World War II of any single investor6
• On September 11, 2001, MetLife responded quickly and decisively to the tragedy (first claim paid on 9/14)9 and invested $1 billion in the U.S. economy

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MetLife said,

Your financial future is in your hands. But the choices you make and the way you manage your money today will determine if you turn your assets into a steady stream of income payments that you cannot outlive. This income is guaranteed to remain the same, even if the financial markets decline.

Guarantees for the if in life

• Safety
• Access
• Tax-deferred

With a Fixed Annuity, you receive:

• Tax-deferred accumulation*1
• A stream of income you cannot outlive
• Guaranteed fixed interest rate
• Access to your money
• Death Benefit

Life Income

Fixed annuities are one of the only financial products available that let you turn your assets into a steady stream of income payments that you cannot outlive. This income is guaranteed to remain the same, even if the financial markets decline.

MetLife fixed annuities are designed for individuals whose top priorities are safety and predictability.

Fixed annuities

ISSUED BY METLIFE INVESTORS USA INSURANCE COMPANY, FIRST METLIFE INVESTORS INSURANCE COMPANY, AND METROPOLITAN LIFE INSURANCE COMPANY.
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-MetLife is among the top 100 Most Respected brands in the world.

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The tax effects suggested in this brochure reflect our current understanding of Federal tax laws and relate to tax information of a generalized nature.

Fixed annuities other than Preference Flex Select and Preference Guaranteed Select are issued by MetLife Investors USA Insurance Company on Policy Form Series 6210 (01/02) and in New York, only by First MetLife Investors Insurance Company on Policy Form Series 6210 (01/02).
-Preference Flex Select and Preference Guaranteed Select are issued by Metropolitan Life Insurance Company on Policy Form Series ML-1210 (01/07) and ML-1210 (01/02), respectively, and are offered through MetLife Securities, Inc. and New England Securities Corporation. All are MetLife companies. August 2010.

Guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

MetLife fixed annuities are designed for individuals whose top priorities are safety and predictability.

Safety
No matter what happens in the financial markets, your principal — and the interest you earn — are protected with a MetLife fixed annuity.

Predictability
You know exactly how much total interest your money will earn — a competitive, guaranteed interest rate based on the guaranteed time period you choose. The interest compounded annually and is credited to your account daily.

Lifet ime income
Fixed annuities are one of the only financial products available that let you turn your assets into a steady stream of income payments that you cannot outlive. This income is guaranteed to remain the same, even if the financial markets decline.

Access
-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

Life Insurance

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

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