

MetLife®

**MetLife and MetLife Investors
Providing Solutions**

For the if in life.™



**Financial
*Strength & Stability***

A Proud Past

Metropolitan Life Insurance Company (MetLife) has been helping people since its birth in 1868. From the beginning, we have consistently ranked among the nation's premier providers of life insurance products by maintaining our fundamental commitment to help people plan for the "if" in life.

MetLife has a strong history of delivering the promise of the guarantees in our life insurance policies. The MetLife Companies have consistently earned high marks by independent companies that rate insurance companies for their financial strength and stability.

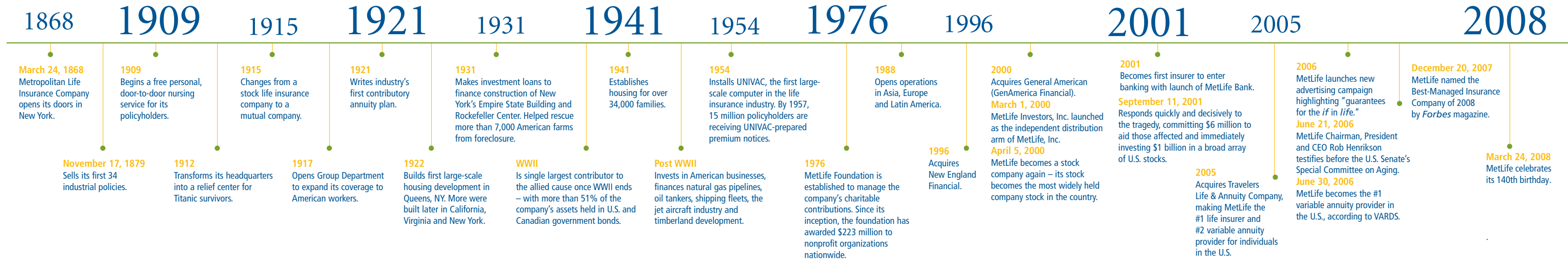
A Strong Future

Today, individual life insurance policies are issued through a number of companies other than Metropolitan Life Insurance Company. All of the companies represented through our individual business operations are very important to us. Together, these affiliated companies operate with the same level of excellence in order to maintain and improve our status in the marketplace. The financial strength and reputations of our affiliated companies are critical to our continued success.

The MetLife Companies Today

The companies representing our individual business share the same management team, which includes the people involved in product pricing, policy design, administration and managing the investments which are essential to providing life insurance policy benefits. We recognize that when you purchase our insurance policy you are placing your trust in us.

for the "IF" in LIFE



References in the above chart to MetLife include its parent, MetLife, Inc. and its affiliates.

Financial Ratings

MetLife Investors USA Insurance Company and Metropolitan Life Insurance Company Ratings¹

A.M. Best A+ (2nd highest of 16 rating categories)

The A+ rating is assigned to companies that have, on balance, superior balance sheet strength, operating performance and business profile. These companies, in our opinion, have a very strong ability to meet their ongoing obligations to policyholders.

S&P AA (3rd highest of 21 rating categories)

An insurer rated AA has very strong financial security characteristics, differing only slightly from those rated at AAA, the highest rating.

Fitch AA (3rd highest of 21 rating categories)

These companies are viewed as possessing very strong capacity to meet policyholder and contract obligations. Risk factors are modest, and the impact of any adverse business and economic factors is expected to be very small.

Moody's Aa2 (3rd highest of 21 rating categories)

Insurance companies rated in the Aa group offer excellent financial security. Together with the Aaa group, they constitute what are generally known as high-grade companies.

MetLife, Inc. is a leading provider of insurance and financial services with operations throughout the United States and the Latin America, Europe and Asia Pacific regions. Through its domestic and international subsidiaries and affiliates, MetLife, Inc. reaches more than 70 million customers around the world and MetLife is the largest life insurer in the United States (based on life insurance in-force). The MetLife companies offer life insurance, annuities, auto and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement savings products and services to corporations and other institutions. For more information, please visit metlife.com.

¹ Ratings are based on financial strength of MetLife Investors USA Insurance Company and Metropolitan Life Insurance Company and are current as of March 2008. They do not apply to the investment performance or safety of the underlying funds in the variable products. Variable products are subject to market risk and may lose value. All products guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

A prospectus for variable life insurance issued by a MetLife Insurance Company and for the investment portfolios are available from your financial professional or in the life insurance sales kit. The contract prospectus contains information about the contract's features, risks, charges and expenses. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

MetLife variable life insurance policies have limitations, exclusions, charges, termination provisions and terms for keeping them in force. 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, it may be worth more or less than its original value. Guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

Guarantee Advantage Universal Life (GAUL), Universal Advantage Universal Life (UAUL) and Legacy Advantage Survivorship Universal Life (LASUL) are issued by MetLife Investors USA Insurance Company and in New York, only by Metropolitan Life Insurance Company. Products are distributed by MetLife Investors Distribution Company, Irvine, CA.

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company and in New York, only by First MetLife Investors Insurance Company. Term products are distributed by MetLife Investors Distribution Company, Irvine, CA. April 2008

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

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