

The MetLife logo is displayed in white text on a black horizontal bar. The background of the entire advertisement features a photograph of the Great Sphinx in Egypt under a blue sky with light clouds. In the lower right foreground, there is a cartoon illustration of Snoopy, the white beagle character from Peanuts, wearing a red bow tie and holding a yellow suitcase, appearing to be on a trip.

MetLife is Your Clients' Passport to Foreign Travel.

Travel To More Countries and Still be Eligible for Life Insurance!

We know that many of your clients like to travel outside of the United States, but want the assurance that the financial strength of the MetLife companies is traveling with them. Our revised Foreign Travel Program allows your clients to spend up to 12 weeks in more than 160 countries—and still be eligible for life insurance at no extra cost!

Here are some of highlights that have helped solidify MetLife as an industry leader for insuring foreign travel:

- Up to 12 weeks of travel in a 12-month period to countries in the A, B or C categories
- 27 countries have been moved up to higher categories
- Increased auto-bind, jumbo and MetLife retention limits
- On a case-by-case basis, we will now consider retaining up to \$2 million of coverage for leisure travel to a D country for less than two weeks if your client is staying in affluent resort accommodations similar to those found in the United States

Foreign Travel Program

Category	Insurance for U.S. Citizens and Permanent Residents
A	<p>Up to 6 months of travel in a 12-month period may be considered</p> <ul style="list-style-type: none">• All classes and plans available, disability waiver & accidental death considered on individual basis• No extra charge for travel risk• Travel for more than 6 months, consider as foreign resident <p>Reinsurance & retention information</p> <p>Up to 12 weeks of travel:</p> <ul style="list-style-type: none">• Auto-bind up to \$50 million• MetLife retention up to \$20 million <p>For travel beyond 12 weeks through 6 months:</p> <ul style="list-style-type: none">• Auto-bind reinsurance up to \$10 million• MetLife retention limited to \$5 million
B	<p>Up to 12 weeks of travel in a 12-month period may be considered</p> <ul style="list-style-type: none">• All classes and plans available, disability waiver & accidental death considered on individual basis• No extra charge for travel risk <p>Reinsurance & retention information</p> <p>Up to 12 weeks:</p> <ul style="list-style-type: none">• Auto-bind up to \$30 million• MetLife retention up to \$12.5 million <p>For travel beyond 12 weeks:</p> <ul style="list-style-type: none">• Individually considered subject to obtaining facultative reinsurance• MetLife retention limited to \$5 million
C	<p>Up to 12 weeks of travel in a 12-month period may be considered</p> <ul style="list-style-type: none">• All classes and plans available, disability waiver & accidental death considered on individual basis• No extra charge for travel risk <p>Reinsurance & retention information</p> <p>Up to 12 weeks of travel:</p> <ul style="list-style-type: none">• Auto-bind up to \$10 million• MetLife retention up to \$5 million <p>For travel beyond 12 weeks:</p> <ul style="list-style-type: none">• Individually considered subject to obtaining facultative reinsurance• MetLife retention limited to \$2 million
D	<p>On a case-by-case basis, we will consider retaining up to \$2 million of coverage for leisure travel to a D country for less than two weeks if your client is staying in affluent resort accommodations similar to those found in the United States.</p> <ul style="list-style-type: none">• MetLife retention limited to \$2 million

For purposes of travel only, U.S. Virgin Islands, Canada, Guam, and Puerto Rico are considered the same as travel within the United States. Classifications are subject to change.

Note: The MetLife Foreign Travel Program guidelines are applicable in all policy issue jurisdictions except Florida (with some limitations) and Georgia. In accord with a recent Florida Office of Insurance Regulation (OIR) order, which deemed travel to Afghanistan and Iraq as presenting an increased risk of death sufficient to permit such travel to be taken into account in the underwriting of our life insurance policies, effective immediately we will handle such travel on the part of civilian residents of Florida as we do in all other jurisdictions in which we do business. Except for travel to Afghanistan or Iraq in Florida and for any foreign travel in Georgia, no adverse underwriting action is taken based on the proposed insured's past or future lawful foreign travel. However, application and PHI questions relative to foreign travel must be asked and accurately answered.

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

MetLife®

Life insurance products are issued by MetLife Investors Insurance Company, MetLife Investors USA Insurance Company, Metropolitan Life Insurance Company and, in New York only, by First MetLife Investors Insurance Company. Variable products are distributed by MetLife Investors Distribution Company (MetLife Investors), Irvine, CA. **November 2008**

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