



2012 Dividend Scale Announcement

MetLife expects to pay more than \$1.36 billion dollars in dividends to eligible life insurance policyholders in 2012.¹ This significant payment reinforces our continued commitment to providing policyholders with value. Despite the uncertainty in the financial markets and a sustained low interest rate environment, MetLife's long standing disciplined approach toward making financial decisions has allowed us to continue this tradition of providing our policyholders with these payments.

Here are the details of MetLife's 2012 Dividend Scale:

Updated 2012 Dividend Scale by Franchise

	Dividend Rate 2011	Dividend Rate 2012	Dividend Rate Change
MetLife Investors USA Insurance Company			
• MetLife Promise Whole Life SM , outside NY	5.50%	5.50%	0.00%
Metropolitan Life Insurance Company			
• MetLife Promise Whole Life SM , in NY	5.50%	5.50%	0.00%
Open Block of Business policies, excluding MetLife Promise Whole Life:			
• 2001 CSO policies	5.25%	5.25%	0.00%
• 1980 CSO in-force policies	5.00%	5.00%	0.00%
Closed Block of Business policies:			
• For ordinary policies issued in 1982 and later	5.85%	5.60%	-0.25%
• For ordinary policies issued before 1982	5.50% - 5.85%	5.25% - 5.60%	-0.25%
• For industrial policies	6.60%	6.60%	0.00%
New England Life Insurance Company (NELICO)			
• Open Block of Business policies by NELICO, which are in-force policies issued after the merger with MetLife	5.25%	5.25%	0.00%
• Closed Block of Business policies originally issued by The New England Mutual Life Insurance Company before the merger with MetLife	6.50%	6.25%	-0.25%
General American Life Insurance Company			
• For in-force policies	5.50%	5.50%	0.00%

There are several factors used in determining dividend payouts. Interest rates are only one element of the overall dividend calculation. Other factors include mortality, expenses, taxes and policy persistency. Other carriers have different assumptions which can result in significant differences in their dividend payouts so it's important to not just look at dividend interest rates in determining a policy's performance, but to also look at the full projected illustrated values over the lifetime of the policy. In addition, MetLife is subject to regulations in New York protecting policyholders and their dividends.

We are proud of our long-standing tradition of taking care of our policyholders, and remain committed to making decisions that will ensure we continue to do so. Our financial strength and stability provides our policyholders with assurance that we will deliver on our promises for life.

The 2012 dividend scale has received preliminary approval by the boards of directors for implementation. It is expected to receive final approval by the Board in February 2012. On November 18, 2011, the illustration software will be updated with the 2012 Dividend Scale.

Life insurance policy dividends are based on the performance of participating policies, including investment returns, mortality, persistency and expenses, among other factors and are therefore not guaranteed.

¹ "MetLife" consists of Metropolitan Life Insurance Company, MetLife Investors USA Insurance Company, New England Life Insurance Company, and General American Life Insurance Company, all of which are wholly owned subsidiaries of MetLife, Inc. This amount is expected to be declared by the boards of directors of the issuing companies in February 2012 and will include all participating whole life policies.

As MetLife Promise Whole Life was a new participating product as of January 3, 2011, it has no history of paying any dividends.

MetLife Promise Whole Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-12-10 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. November 2011

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