



2010 Dividend Announcement

MetLife expects to pay more than \$1.5 billion in policy dividend payments to eligible life insurance policyholders in 2010. MetLife clients continue to benefit from our commitment to financial strength by providing long-term value to policyholders. Our public-company discipline continues to create efficiencies that we can pass on to our eligible policyholders. This payout is reflective of the relatively low interest rate environment yet it is significant and continues our history of strong dividends on eligible participating life insurance policies.

MetLife has benefited from a flight to quality and continues to maintain its leadership position by operating efficiently, investing conservatively and diversifying within our core business lines. The 2010 policy dividend scales for individual policies can vary significantly. Here are the details of MetLife's 2010 Dividend Scale:

Metropolitan Life Insurance Company

- Open Block of Business policies will be as follows:
 - 2001 CSO policies, including new issues, will have a dividend scale interest rate of 5.75%.
 - 1980 CSO policies will have a dividend scale interest rate of 5.50%.
- Closed Block of Business policies will be as follows:
 - For policies issued in 1982 and later, the dividend scale interest rate will be 6.10%.
 - For policies issued before 1982, the dividend scale interest rate will range between 5.75% and 6.10%, depending on loan provision.
- The Dividend With Interest (DWI) rate will vary based on the contract terms.

New England Life Insurance Company

- Open Block of Business policies issued by New England Life Insurance Company will be 5.25%.
- Closed Block of Business policies originally issued by The New England Mutual Life Insurance Company will be 6.75%.
- The Dividend With Interest (DWI) rate will remain the same.

General American Life Insurance Company

- For in force policies the dividend scale interest rate will be 5.50%.
- The Dividend With Interest (DWI) rate will remain the same.

MetLife's dividend scales are based on the financial experience of participating policies, including investment returns, mortality, persistency and expenses, among other factors. The overall investment returns on the portfolios backing these blocks of business are also affected by the relatively low interest rates of the last several years. As a block of investments matures, it is replaced with a new investment block yielding the current market rate. The 2010 Dividend Scale is expected to be finalized in February 2010.

MetLife is proud of its long-standing tradition of providing dividend payments to our policyholders. MetLife will continue its commitment to making financially responsible and prudent decisions that ensure long-term stability for our policyholders.

Reduced values reflecting the 2010 Dividend Scale will be in the updated version of the illustration software, which will be available on December 11, 2009.

If you have questions about the 2010 Dividend Scale, please contact the sales desk.

Whole Life Insurance: • 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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Whole Life is issued by Metropolitan Life Insurance Company, New York, NY. Metropolitan Life Insurance Company is a wholly owned subsidiary of MetLife, Inc. Products are distributed by MetLife Investors Distribution Company (MetLife Investors), Irvine, CA. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. November 2009.

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