



For more information or to see if a MetLife variable annuity with the optional GMIB Max and EDB Max is right for you, contact your financial professional today.

Please note: If you need to take RMDs from your qualified contract or IRA, we recommend you enroll in the MetLife Automated RMD program or service, although it is not required. The RMD amount referenced only pertains to qualified contracts and only to RMDs associated with this contract. The RMD amount is the greater of this year's or last year's RMD. See prospectus for details.

- * An optional step-up occurs because the account value exceeds the current year's 5% Compounding income/benefit base on a contract anniversary. If a step-up occurs, the income/benefit base will increase and thus the total fee for the benefits (a percentage of the income/benefit base) will also increase. Also, upon a step-up, we may increase the annual charge, not to exceed the charge applicable to current annuity purchasers of the same benefit. Maximum allowable charge for both benefits is 1.50%. There is another component of the benefits, known as the Highest Anniversary Value (HAV) income/benefit base, which is not discussed here. For the GMIB Max, the HAV income base doesn't reset the 10 year waiting period to begin lifetime payments and doesn't increase the annual charge upon reset. For the EDB Max, the HAV benefit base doesn't increase the annual charge upon reset. See prospectus for details.
- 1 Please choose an initial investment amount that is appropriate for your particular circumstance. Maximum investment of up to \$1 million, without prior company approval.
- 2 If the account value goes to zero, we will automatically begin the lifetime payout phase under the GMIB Max. If this occurs, you may receive more or less than the 5% withdrawal amount, you will no longer have a death benefit or account value and will no longer be invested in the market. GMIB Max income payments are determined using conservative GMIB Max annuity rates.
- 3 The GMIB Max and EDB Max are referred to as GMIB Max III and EDB Max III in the prospectus.
- 4 The Protected Growth Strategy portfolios seek to build your assets over time by providing better protection against extreme market swings. Although you may have less risk from market downturns, you may also have less opportunity to benefit from market gains. The portfolios do not ensure a profit or prevent loss and may not be appropriate for all investors. There is no guarantee that these portfolios will achieve their stated investment objectives. See your financial professional and the prospectus for details.

Under the Internal Revenue Code ("IRC"), spousal continuation and certain distribution options are available only to a person who is defined as a "spouse" under the Federal Defense of Marriage Act or any other applicable Federal law. All contract provisions will be interpreted and administered in accordance with the requirements of the IRC. Therefore, under current Federal law, a purchaser who has or is contemplating a civil union or same-sex marriage should note that the favorable tax treatment afforded under Federal law would not be available to such same-sex partner or same-sex spouse. Same-sex partners or spouses who own or are considering the purchase of annuity products that provide benefits based upon status as a spouse should consult a tax advisor.

With the GMIB Max, it is important to be aware that annual dollar-for-dollar withdrawals made before the benefit is exercised can potentially be greater than the guaranteed income stream that is ultimately realized under the benefit. In particular, if you take withdrawals on a dollar-for-dollar basis and the account value goes to zero or you annuitize under the GMIB Max, the lifetime income stream could go down depending on your current age.

If you elected the GMIB Max with your variable annuity contract, you can take annual dollar-for-dollar withdrawals and still maintain the GMIB Max income base at least equal to the initial purchase payment. However, a guaranteed lifetime income amount is not established under the GMIB Max until you exercise the benefit through annuitization and begin receiving the immediate annuity payments. That guaranteed lifetime income amount is calculated by applying conservative GMIB Max annuity payout rates to the income base, and it depends on age and the amount of the income base. The annual amount of guaranteed lifetime income from the GMIB Max may be higher or lower than the annual dollar-for-dollar withdrawal amounts previously received.

Investment Performance Is Not Guaranteed.

This material must be preceded or accompanied by a prospectus for variable annuities issued by MetLife Investors USA Insurance Company and Metropolitan Life Insurance Company. Prospectuses for the investment portfolios are available from your financial professional. The contract prospectus contains information about the contract's features, risks, charges and expenses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. 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. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

Variable annuities are long-term investments designed for retirement purposes. MetLife variable annuities 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 and investment risk so that, when withdrawn, it may be worth more or less than its original value. All contract and rider guarantees, including optional benefits and annuity payout rates, are backed by the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company and the underwriter do not back the financial strength of the broker/dealer or its affiliates. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% Federal income tax penalty. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

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.

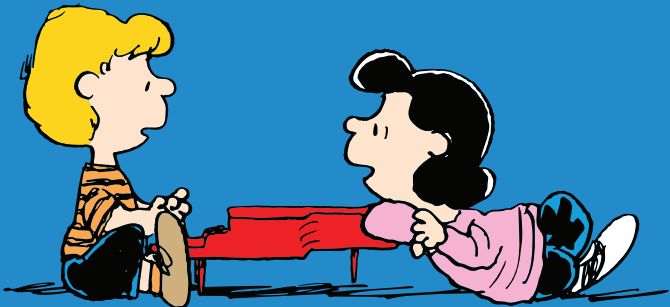
Variable annuities, other than Preference Premier®, are issued by MetLife Investors USA Insurance Company; 5 Park Plaza, Suite 1900, Irvine, CA 92614 on Policy Form Series 8010 (11/00). The Preference Premier variable annuity is issued by Metropolitan Life Insurance Company on Policy Form PPS (07/01); 200 Park Avenue, New York, NY 10166 and is offered through MetLife Securities, Inc. and New England Securities Corporation; both at 1095 Avenue of the Americas, New York, NY 10036. All products are distributed by MetLife Investors Distribution Company; 5 Park Plaza, Suite 1900, Irvine, CA 92614. All are MetLife companies. January 2012

- 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

If you need to take income, you can still protect your legacy

Life can be unpredictable. You would like to know that if your circumstances or those of your family were to change, you and your loved ones will be taken care of. With a MetLife variable annuity and the optional Guaranteed Minimum Income Benefit Max (GMIB Max) living benefit and Enhanced Death Benefit Max (EDB Max), there are no competing priorities. You can have a retirement plan that will take care of your retirement income needs today and help protect your loved ones in the future.



MetLife

Why invest in a variable annuity?

- A variable annuity is a long-term contract between you and an insurance company in which the insurance company makes periodic lifetime payments to you. It contains investment options that have the potential to grow and insurance features that offer protection, such as living and death benefits.
- Variable annuities are one of the only investments that offer income for life, no matter how long you live.
- Variable annuities offer investment options that may help manage risk and keep pace with inflation.
- Variable annuities offer a variety of optional living and death benefits that can help grow and protect immediate or future income and provide for your loved ones, regardless of market conditions.

To provide the investment and insurance-related benefits, variable annuities contain certain fees, including contract fees, a mortality and expense and administration charge (or separate account charge), and variable investment option charges and expenses. Optional living and death benefits carry additional charges. Withdrawals will reduce the living and death benefits and account value. Withdrawals may also be subject to withdrawal charges.

About the GMIB Max and EDB Max³

- **GMIB Max 5% Compounding income base/EDB Max 5% Compounding benefit base:** purchase payments compound through the contract anniversary prior to oldest contract owner’s 91st birthday at the greater of: (a) 5% or (b) your required minimum distribution (RMD) as a percentage of the income/benefit base.
- **Each year, you can withdraw up to the greater of:** (a) 5% of the income/benefit base or (b) your RMD, which reduces the income/benefit base dollar-for-dollar by the withdrawal amount. If you withdraw more than this amount, the income/benefit base will only compound at 5% and will be reduced proportionately.
- You must allocate your purchase payments to one or more of the **Protected Growth Strategy portfolios** and/or an intermediate government bond portfolio. For details, please see the “Investment Allocation Restrictions for Certain Riders (or Benefits)” section of the prospectus.⁴
- We may restrict **subsequent purchase payments** at any time if changes are made to the GMIB Max and EDB Max terms or if the benefits are no longer available to new customers. See prospectus for details.

About the GMIB Max

- The GMIB Max is an optional living benefit rider that can provide you with a guaranteed amount of fixed lifetime income payments. Prior to beginning these lifetime payments, you have the opportunity to take immediate withdrawals, while preserving your lifetime income guarantee. Under the GMIB Max, we calculate an “income base” that determines your lifetime income payments and withdrawals.
- You may start taking fixed lifetime payments under the GMIB Max on (or within 30 days following) the 10th or a later contract anniversary or 10 years after the most recent step-up, but no later than the contract anniversary prior to the oldest contract owner’s 91st birthday.
- Optional benefit must be elected at contract issue and may be cancelled under the Guaranteed Principal Option (GPO), if available. See prospectus for details.
- Contract owner must be age 78 or younger at time of purchase. Certain broker/dealers may have issue age restrictions.
- Available for an additional annual charge of 1.00% of the higher of two income bases, deducted from the account value and assessed on the contract anniversary date. Upon a step-up, fee may increase, up to a maximum of 1.50%.

About the EDB Max

- The EDB Max is an optional death benefit rider that can provide your loved ones with a guaranteed death benefit if you pass away. It also allows for certain withdrawals, while maintaining the death benefit. Under the EDB Max, we calculate a “benefit base” that determines your death benefit and withdrawals.
- Must be elected in combination with the GMIB Max at contract issue. Irrevocable once elected.
- The death benefit is only payable if the contract owner (or annuitant for contracts owned by non-natural entities) dies prior to annuitizing the contract.
- Contract owner must be age 75 or younger at time of purchase.
- Available for an additional annual charge of 0.60% (issue ages 0-69) or 1.15% (issue ages 70-75) of the higher of two benefit bases, deducted from the account value and assessed on the contract anniversary date. Upon a step-up, fee may increase, up to a maximum of 1.50%.

Hypothetical Example. For Illustrative Purposes Only.

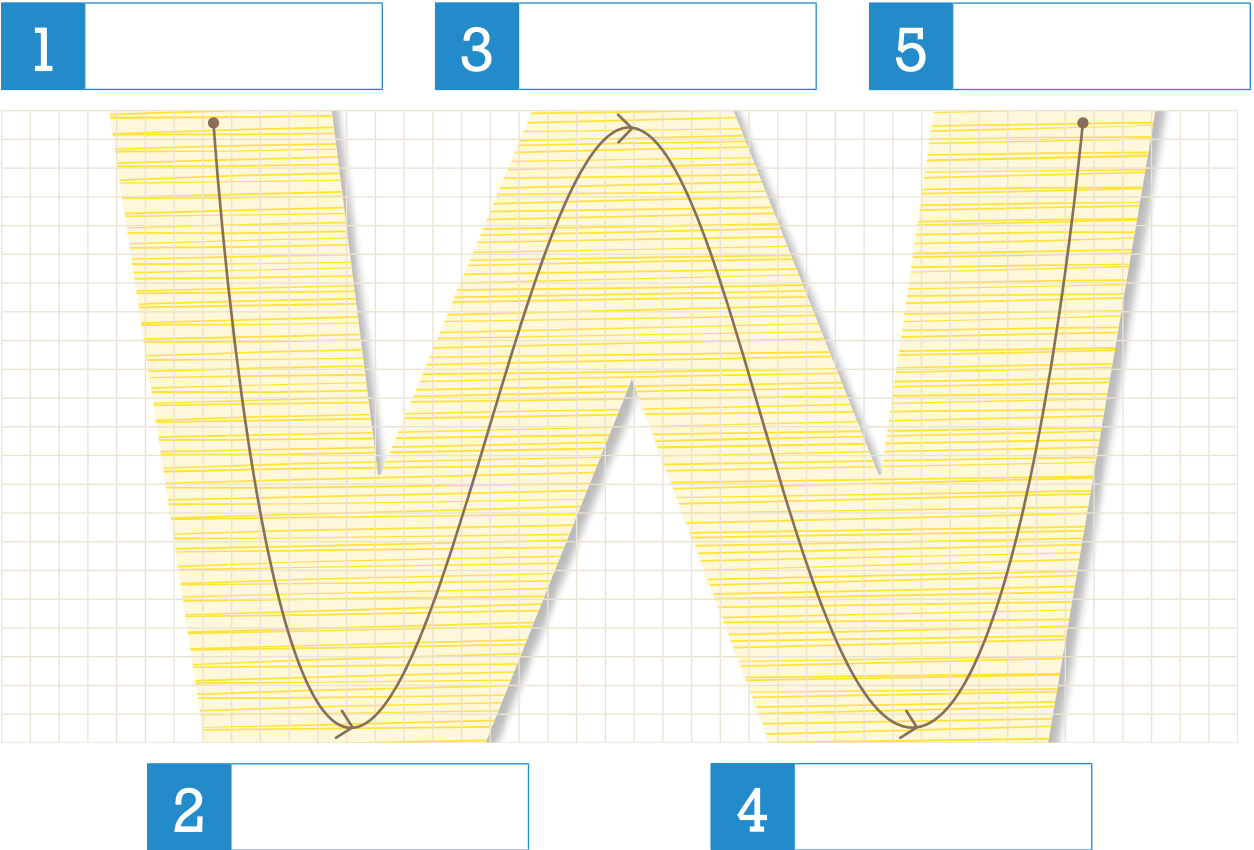
This example assumes a 0% gross annual rate of return (no step-ups*) and is not based on any specific MetLife variable annuity portfolio and does not reflect any contract or benefit charges.

Complete this worksheet with your financial professional to see how the GMIB Max and EDB Max could work for you and your loved ones.

You invest a portion of your retirement assets in a MetLife variable annuity and elect the optional GMIB Max and EDB Max. Fill in the amount of your initial investment below.¹ Let’s say you need income, so you start taking 5% withdrawals of your investment.

Since you’ve named your spouse as sole primary beneficiary, when you pass away, he or she can continue the variable annuity contract, benefits and withdrawals.² Upon continuation, the account value will reset to the higher of the account value or the death benefit value, which in this case, equals your initial investment. Fill in the same amount as in box #1.

Upon your spouse’s passing, the beneficiary(ies) receive a death benefit equal to the greater of the account value or the death benefit value, which in this case, equals your initial investment. Fill in the same amount as in box #3.



2

Because of withdrawals and poor market performance, at the time of your death, your account value has dropped below the amount of your initial investment. Fill in an amount that is less than the amount in box #1.

4

Due to withdrawals and poor market performance, at the time of your spouse’s death, the account value has decreased again. Fill in an amount that is less than the amount in box #3.