MetLife

IF YOU COULD CREATE A LEGACY TO BE REMEMBERED

THE ENHANCED DEATH BENEFIT AND AN IRREVOCABLE GIFT TRUST

The Irrevocable Gift Trust: Helping to maximize your legacy for today and tomorrow

Meet Elsie

Elsie is 50 years old. She is single, with no children of her own, but has four nieces and nephews with whom she is close. She is a very successful businesswoman. In fact, Elsie just had a significant number of stock options vest and has decided to do some estate and gift planning. She wants to leave a legacy so that her family will remember her after she's gone.

Elsie has a "team" of people she trusts to help her make certain financial decisions. She calls upon them for their support and for their individual expertise. Her "team" consists of her trusted friend, Margie, her financial professional, her accountant and her estate attorney.

After conferring with her "team," Elsie decides to establish an irrevocable grantor gift trust (this is a trust that, if properly drafted and structured as an intentionally defective grantor trust, is considered a grantor trust for income tax purposes yet would still remove assets from the grantor's estate)[1]. She funds it with $1 million of her $5 million lifetime credit equivalent exclusion amount. This is the maximum amount of taxable gifts one person can make during his or her lifetime, without the donor paying gift taxes on the gifted amount.[2] Elsie names Margie as trustee and sets up the guidelines so that the trustee would make distributions to help her nieces and nephews pay for college and other important life events (with Elsie responsible for taxes on the distributions), then would leave them an inheritance when she dies, assuming her death is prior to the depletion of the trust's assets. The trust purchases a variety of investments.

1 The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("2010 Tax Relief Act") retroactively reinstated and modified the estate and generation skipping transfer ("GST") tax laws for decedents dying and transfers made after December 31, 2009. As a result, estates of decedents that died in 2010 are now subject to the estate tax, unless the executor elects to have the modified carryover basis rules apply instead. While the GST tax is reinstated for transfers made after December 31, 2009, the new law provides that, for GSTs made in 2010, the applicable rate is zero. The 2010 Tax Relief Act modifications to the estate and GST tax laws also included (among other changes) increased exclusion amounts and reduced tax rates. However, under the Economic Growth and Tax Relief Reconciliation Act of 2001 ("EGTRRA") sunset provisions, as extended by the 2010 Tax Relief Act, the EGTRRA estate and gift tax provisions, as modified by the 2010 Tax Relief Act, are scheduled to last until December 31, 2012, at which time the federal estate and GST tax laws will revert to their status before the enactment of EGTRRA and the 2010 Tax Relief Act (e.g., the lower exclusion amounts and higher tax rates that would have applied if EGTRRA and the 2010 Tax Relief Act had never been enacted). Due to the complexity and potential for change, you must consult with and rely on your own independent, qualified legal and tax advisors based on your particular set of facts and circumstances regarding the current status of the law, your current estate plan documents, and the planning options that may be available to you at that time.

2 In addition to the lifetime credit equivalent amount, there is the gift tax annual exclusion, which excludes present interest gifts up to an inflation adjusted amount ($13,000 for 2011) per calendar year, per donee from the calculation of taxable gifts. However, a gift of property to a trust will not qualify for the gift tax annual exclusion if it's considered a future interest gift. You should consult with and rely on your own independent legal and tax advisor before using any gift tax planning concepts.

Fast forward: 10 years later.

Elsie is 60 years old with some chronic health issues that prohibit her from being able to qualify for life insurance. Over time, the investments within the trust have performed well. However, lately the market has been quite turbulent, so the trustee decides, after consulting with a qualified financial professional and independent legal and tax advisors, to invest $1 million of the money in the trust in a MetLife Investors variable annuity with the Enhanced Death Benefit optional rider. This can provide for a stream of periodic income payments to help the trust satisfy the needs of the trust beneficiaries in accordance with the trust document, while also allowing the nieces' and nephews' inheritance to grow and be protected over time.

THE GOALS

- Protect existing trust assets and prior growth
- Allow the trust to continue growing
- Provide a source of income to help the trust provide for the trust beneficiaries

A SOLUTION

Move $1 million of the trust assets into a MetLife Investors variable annuity with the optional Enhanced Death Benefit rider

The Enhanced Death Benefit is referred to as Enhanced Death Benefit II in the prospectus.

HOW AN IRREVOCABLE GRANTOR TRUST WORKS

- Elsie establishes an irrevocable grantor trust with broad investment powers. She names her trusted friend, Margie, as the Trustee.
- As a properly structured and drafted intentionally defective grantor trust, the assets are removed from her estate, however Elsie would still be responsible for the income tax liabilities of the trust.
- Elsie, along with her estate planning attorney, draft the terms of the trust to reflect Elsie's goals and desires, including under what circumstances distributions are to be made to each of the nieces and nephews.
- As Trustee, Margie initially purchases a variety of investments with the $1 million. Then, after 10 years, the funds have grown. Margie sells $1 million of the investments and uses the money to invest in a MetLife Investors variable annuity with the Enhanced Death Benefit optional rider. The trust is the owner of the annuity, Elsie is the annuitant and the trust is the beneficiary.
- The money is allowed to grow until it is needed.
- As Trustee, Margie withdraws money or elects to receive income payments (i.e. contract annuitization) from the annuity to help the nieces and nephews pay the college tuition or other important life events. This is while Elsie is still alive (which means that Elsie would generally be responsible for the income tax liabilities for such withdrawals or distributions if the trust is a properly drafted and structured intentionally defective grantor trust).[3]
- When Elsie passes away (if prior to contract annuitization), the death benefit from the annuity goes into the trust and can then be distributed equally to the nieces and nephews. Since the trust is the beneficiary of the annuity contract, the death benefit must generally be paid out within 5 years from the date of Elsie's death.

3 Withdrawals and distributions of taxable amounts are subject to ordinary income taxes and, if made before the taxpayer reaches age 59½, may be subject to a 10% Federal income tax penalty.

Let's see how this strategy might work in one possible scenario.

Hypothetical example based on historical illustration. For illustrative purposes only.

As you can see, the Trustee used $1 million to purchase the annuity in year one (Elsie is 60 years old then). When the market does well, the annuity's account value and death benefit grow. When the market performs poorly, the account value drops, but the death benefit compounds at 5% per year.

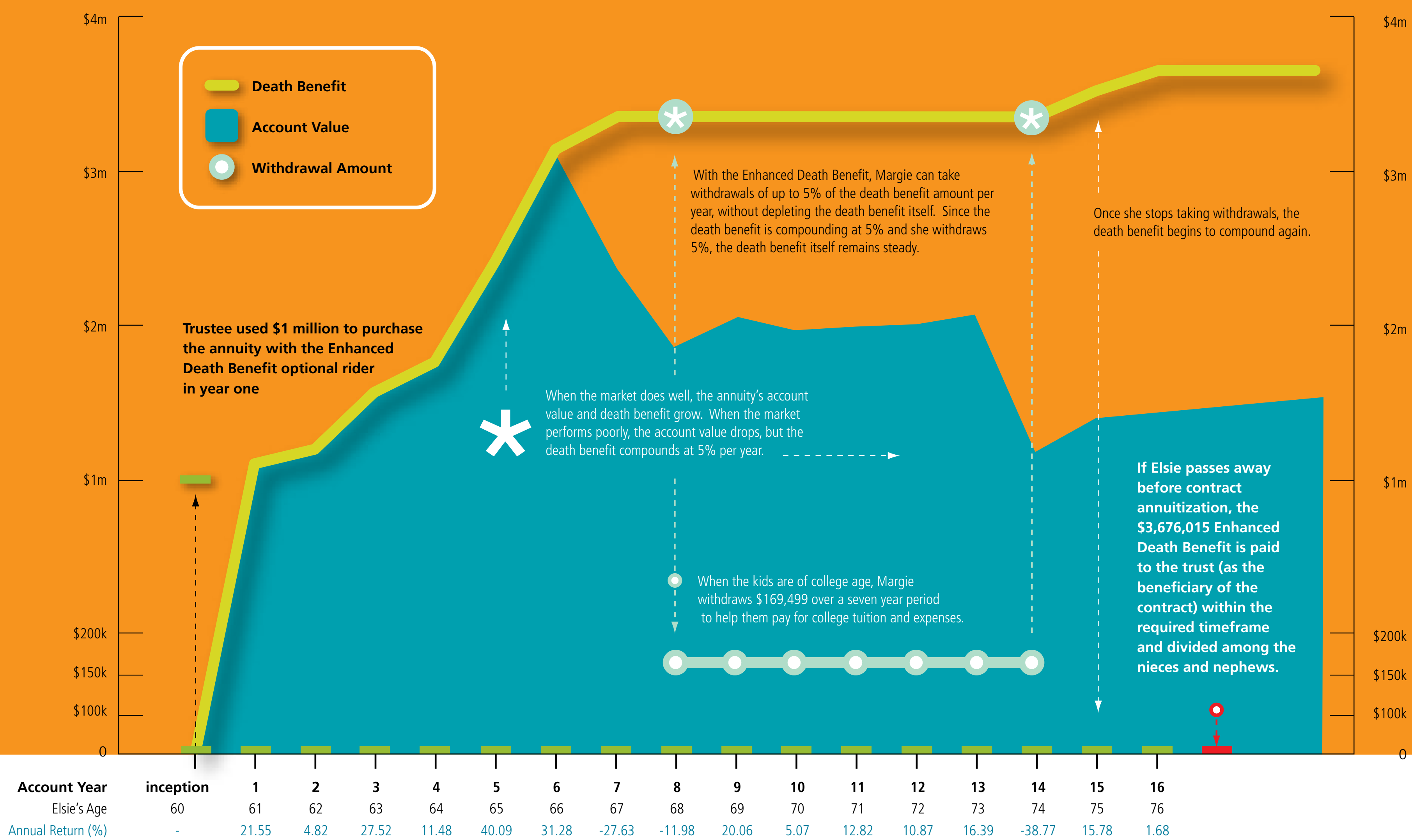
When the kids are of college age (years 8-14), Margie withdraws money to help them pay for college tuition and expenses. With the Enhanced Death Benefit, Margie can take withdrawals of up to 5% of the death benefit amount per year, without depleting the death benefit itself. Since the death benefit is compounding at 5% and she withdraws 5%, the death benefit itself remains steady. Once she stops taking withdrawals, the death benefit begins to grow again.

If Elsie passes away before contract annuitization, the $3,676,015 Enhanced Death Benefit is paid to the trust (as the beneficiary of the contract) within the required timeframe and divided among the nieces and nephews.

Account Anniversary Year	Elsie's Age	Annual Return (%)	Withdrawal Amount	Ending Account Value	Death Benefit
Inception	60	-	-	$1,000,000	$1,000,000
1	61	21.55	$0	$1,209,215	$1,209,215
2	62	4.82	$0	$1,259,883	$1,259,883
3	63	27.52	$0	$1,598,550	$1,598,550
4	64	11.48	$0	$1,771,923	$1,771,923
5	65	40.09	$0	$2,471,196	$2,471,196
6	66	31.28	$0	$3,228,554	$3,228,554
7	67	-27.63	$0	$2,316,025	$3,389,981
8	68	-11.98	$169,499	$1,868,979	$3,389,981
9	69	20.06	$169,499	$2,020,005	$3,389,981
10	70	5.07	$169,499	$1,923,980	$3,389,981
11	71	12.82	$169,499	$1,959,056	$3,389,981
12	72	10.87	$169,499	$1,963,762	$3,389,981
13	73	16.39	$169,499	$2,067,995	$3,389,981
14	74	-38.77	$169,499	$1,142,163	$3,389,981
15	75	15.78	$0	$1,300,992	$3,559,480
16	76	1.68	$0	$1,322,818	$3,676,015
Totals			**$1,186,493**		**$3,676,015**

This example is for illustrative purposes only. Past performance is no guarantee of future results. Please see page 6 for fund performance.

The illustration reflects the historical returns of the American Funds Growth Portfolio (70%) and Western Asset Management U.S. Government Portfolio (30%), adjusted by the deduction of an M&E and Administration Charge of 1.30%, an applicable 1.00% management fee for American funds Growth Portfolio, an applicable .76% management fee for the Western Asset Management U.S. Government Portfolio and 0.60% Enhanced Death Benefit rider fee (issue ages 69 and younger) taken out at the beginning of the year starting on the first contract anniversary. Withdrawal charges would apply if withdrawals exceed the contract's annual free withdrawal amount. If the taxpayer has not attained age 59½ at the time of the distribution, the portion of the withdrawal that is subject to income tax may also be subject to a 10% Federal income tax penalty. This illustration does not take into account income or premium taxes.



$4m
$3m
$2m
$1m
$200k
$150k
$100k
0
Death Benefit
Account Value
Withdrawal Amount
Trustee used $1 million to purchase the annuity with the Enhanced Death Benefit optional rider in year one
When the market does well, the annuity's account value and death benefit grow. When the market performs poorly, the account value drops, but the death benefit compounds at 5% per year.
With the Enhanced Death Benefit, Margie can take withdrawals of up to 5% of the death benefit amount per year, without depleting the death benefit itself. Since the death benefit is compounding at 5% and she withdraws 5%, the death benefit itself remains steady.
Once she stops taking withdrawals, the death benefit begins to compound again.
When the kids are of college age, Margie withdraws $169,499 over a seven year period to help them pay for college tuition and expenses.
If Elsie passes away before contract annuitization, the $3,676,015 Enhanced Death Benefit is paid to the trust (as the beneficiary of the contract) within the required timeframe and divided among the nieces and nephews.
Account Year
Elsie's Age
Annual Return (%)
inception 60 -
1 61 21.55
2 62 4.82
3 63 27.52
4 64 11.48
5 65 40.09
6 66 31.28
7 67 -27.63
8 68 -11.98
9 69 20.06
10 70 5.07
11 71 12.82
12 72 10.87
13 73 16.39
14 74 -38.77
15 75 15.78
16 76 1.68

NON-STANDARDIZED PERFORMANCE

	1-Year	3-Year	Since 4/28/95-4/27/08
American Funds Growth Portfolio	-0.63%	10.52%	11.30%
	1-Year	3-Year	Since 4/28/95-4/29/05
Western Asset Management U.S. Government Portfolio	2.41%	2.24%	4.29%

STANDARDIZED PERFORMANCE

MLI Investment Option Inception		1-Year	5-Year	Since MLI Inception
American Funds Growth Portfolio	4/28/08	-1.08%	-	-10.50%
Western Asset Management U.S. Government Portfolio	5/01/05	-3.18%	-1.01%	-1.02%

Other options for the future:

- When Elsie passes away, the variable annuity will pay the death benefit to the trust within the required timeframe. Depending on the distribution terms of the trust, the money can be passed to the beneficiaries at that time or retained for them in order to provide them with income.

POTENTIAL BENEFITS OF AN IRREVOCABLE GIFT TRUST WITH A METLIFE INVESTORS VARIABLE ANNUITY:

- Gives Elsie an effective way to financially support her nieces and nephews while she is alive and still leave a lasting legacy after she's gone
- Preserves trust assets and their growth with tax efficiency
- Permits Elsie to specify or put controls on how the funds are to be used

MetLife Investors (MLI) Average Annual Total Return as of December 31, 2010 Assuming Contract Surrender (non-standardized and standardized performance). Performance prior to 04/28/08 for the American Funds Growth Portfolio and 05/01/05 for the Western Asset Management U.S. Government Portfolio reflects pre-MLI inception non-standardized performance as if the contract had existed during the stated period(s). Shown above is the actual average annual total return since 4/28/95 – 4/27/08 for the for the American Funds Growth Portfolio and 4/28/95 – 4/29/05 for the Western Asset Management U.S. Government Portfolio for non-standardized performance and since 04/28/08 for the American Funds Growth Portfolio and 05/01/05 for the Western Asset Management U.S. Government Portfolio (MLI Investment Option's inception) for standardized performance, derived from the performance of the investment option's corresponding portfolio in the underlying trust, adjusted to reflect the charges and expenses. The return information for non-standardized performance reflects all portfolio-level expenses, the M&E and Administration Charge of 1.30% and annual account fee of $30.[1] The return information for standardized performance reflects all portfolio-level expenses, the M&E and Administration Charge of 1.30%, optional death benefit rider charges of 0.25%, Enhanced Death Benefit rider charge of 0.95% (issue ages 70–75), GMIB Plus rider charge of 1.00% of the "Income Base,"[2] maximum applicable withdrawal charge of up to 7% and annual account fee of $30.[1] The investment return and principal value of the investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original investment. Current performance may be lower or higher than the performance quoted. This is past performance and is no guarantee of future results. Average Annual Total Return calculations, current as of the most recent month end, are available at www.metlifeinvestors.com.

1 Pro-rated based on an average contract size; not applicable for contracts with account values greater than $50,000.

2 Please note that as of 7/19/10, the Enhanced Death Benefit rider charge has increased from 0.95% to 1.15% (issue ages 70-75). The Enhanced Death Benefit and GMIB Plus riders are not available in all states or with all products and may not be offered by all firms.

What is a Variable Annuity?

In simplest terms, 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. A variable annuity 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 you can buy that offer income for life, no matter how long you live.
- Offer a wide variety of investment options to help you diversify and grow your purchase payments on a tax-deferred basis.* This may help you keep pace with inflation.
- Provide the ability to reduce downside risk by offering a variety of optional living and death benefit riders that can help grow and protect immediate or future income and help provide for your loved ones, regardless of market conditions.
- Give you the flexibility to withdraw portions of your account value if you choose. You can use the money as an ongoing source of extra income or withdraw it periodically, as unexpected financial needs arise.

Although a variable annuity may be an appropriate choice for some people as part of an overall retirement portfolio, it is not suitable for everyone. You should speak with your financial professional to see if a variable annuity is right for you. Please read the prospectus for complete details before investing.

To provide the investment and insurance-related features, variable annuities contain certain fees, including contract fees, a mortality and expense and administration charge, and variable investment option charges and expenses. Optional living and death benefit riders carry additional charges.

Like most investments, variable annuity contracts will fluctuate in value and are subject to loss due to market declines even when an optional protection benefit rider is elected. Withdrawal charges may apply if you withdraw principal too soon. Withdrawals of taxable amounts are subject to ordinary income tax and a 10% Federal income tax penalty may apply if made prior to age 59½.

Please see the prospectus for complete details.

* If you are buying a variable annuity to fund a qualified retirement plan or IRA, you should do so for the variable annuity's features and benefits other than tax deferral. In such cases, tax deferral is not an additional benefit of the variable annuity. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration.

ABOUT THE ENHANCED DEATH BENEFIT

- The Enhanced Death Benefit can provide you with a guaranteed minimum death benefit. It also allows for certain withdrawals while maintaining the death benefit. Under the Enhanced Death Benefit, we calculate a “benefit base” that determines your death benefit and withdrawals.
- Your benefit base compounds annually through the contract anniversary prior to the oldest contract owner’s 91st birthday at the greater of 5% or your required minimum distribution (RMD) as a percentage of the benefit base.
- May be elected alone or with the Guaranteed Minimum Income Benefit Plus (GMIB Plus) optional living benefit rider. GMIB Plus is available for an additional annual charge. Please refer to the product prospectus for information and terms of the rider.
- Each year, you can withdraw up to the greater of 5% of the benefit base or your RMD, which reduces the benefit base dollar-for-dollar by the withdrawal amount; pro rata adjustment if withdrawals exceed this limit and the benefit base will only compound at 5%.
- Optional benefit must be elected at contract issue and is irrevocable once elected.
- Contract owner must be age 75 or younger at time of purchase.
- With the EDB, you must allocate your purchase payments within the Portfolio Flexbility Program. See the “Investment Allocation Restrictions for Certain Riders” section of the prospectus.
- Available for an additional annual charge of 0.60% (issue ages 0-69) or 1.15% (issue ages 70-75) of the higher of the two benefit bases, deducted from the account value and assessed on the contract anniversary date.*

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For more information or to see if a MetLife Investors variable annuity with the optional Enhanced Death Benefit rider is right for you contact your financial professional today.

* An optional step-up occurs because the account value exceeds the current year’s 5% Compounding benefit base on a contract anniversary. If a step-up occurs, the EDB benefit base will increase and thus the total fee for the rider (a percentage of the 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 rider. Maximum allowable charge is 1.50%.

If you need to take RMDs from your qualified contract or IRA, we recommend you enroll in the MetLife Automated RMD program, although it is not required. The RMD amount referenced only pertains to qualified contracts and 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.

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. 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 Investors 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 any fixed account crediting rates or annuity payout rates, are backed by the claims-paying ability and financial strength of MetLife Investors. 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 MetLife Investors. Similarly, MetLife Investors and the underwriter do not back the claims-paying ability and 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.

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