

IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of an annuity contract. In some cases this purchase may involve discontinuing or changing an existing life insurance policy or annuity contract. If so, a replacement is occurring.

A replacement occurs when a new contract is purchased and, in connection with the sale, an existing life insurance policy or annuity contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs on the new annuity contract and there may be surrender costs deducted from your existing life insurance policy or annuity contract. You may be able to make changes to your existing life insurance policy or annuity contract to meet your insurance needs at less cost. Using existing funds from your existing life insurance policy or annuity contract to purchase a new annuity contract will reduce the value of your existing policy or contract and may reduce the death benefit of your existing policy or contract.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing life insurance policy or annuity contract? Yes No
2. Are you considering using funds from your existing life insurance policies or annuity contracts to pay premium or premiums on the new annuity contract? Yes No

If you answered "yes" to either of the above questions, list each existing life insurance policy or annuity contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available).

	Insurer Name	Contract or Policy Number	Annuitant or Insured
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

Make sure you know the facts. Contact your existing company or its agent for information about your existing life insurance policy or annuity contract. [If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer.] Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing life insurance policy or annuity contract is being replaced because _____.

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant's Signature and Printed Name

Date

Producer's Signature and Printed Name

Date

I do not want this notice read aloud to me. ____ (Applicants must initial only if they do not want the notice read aloud.)

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing life insurance policy or annuity contract and the proposed annuity contract. One way to do this is to ask the company or agent that sold you your existing life insurance or annuity contract to provide you with information concerning your existing life insurance policy or annuity contract. This may include an illustration of how your existing life insurance policy or annuity contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare life insurance policies or annuity contract. You should discuss the following with your agent to determine whether replacement of your existing life insurance policy or annuity contract makes sense:

- Premiums:** Are they affordable? Could they change?
How long will you have to pay premiums on the new annuity contract? On the existing life insurance policy or annuity contract?
- Policy Values:** Acquisition costs for the existing life insurance policy or annuity contract may have been paid; you may incur costs for the new annuity contract. What surrender charges do the policies have? What expense and sales charges will you pay on the new annuity contract?
Does the new annuity provide more or better benefits?
- Insurability:** If your health has changed since you bought your existing life insurance policy or annuity contract, the new annuity contract could provide fewer benefits, or you could be turned down. You may need a medical exam for a new annuity contract. (Claims on some annuity contracts for up to the first two years can be denied based on inaccurate statements.)
- If You Are Keeping The Existing Life Insurance Policy Or Annuity Contract As Well As The New Annuity Contract:** How are premiums for both policies and/or contracts being paid?
How will the premiums on your existing life insurance policy or annuity contract be affected?
Will a loan be deducted from death benefits?
What values from the existing life insurance policy or annuity contract are being used to pay premiums?
- If You Are Surrendering An Annuity Or Interest Sensitive Life Product:** Will you pay surrender charges on your existing life insurance policy or annuity contract?
What are the interest rate guarantees for the new annuity contract?
Have you compared the charges and expenses of your existing life insurance policy or annuity contract to the charges and expenses of the new annuity contract?
- Other Issues To Consider For All Transactions:** What are the tax consequences of buying the new annuity contract?
Is this a tax-free exchange? (See your tax advisor.) Is there a benefit from favorable "grandfathered" treatment of the existing life insurance policy or annuity contract under the federal tax code? Will the existing insurer be willing to modify the existing life insurance policy or annuity contract? How does the quality and financial stability of the new company compare with your existing company?

A completed copy of this form must be provided to the Applicant and Administrative Office.

A life insurance policy or annuity contract that is purchased as part of a “replacement” or “financed purchase”, as described in this Notice, may be returned to MetLife Investors for a refund as indicated below.

NOTICE OF RIGHT TO RETURN THE LIFE INSURANCE POLICY

30-Day Right to Examine Policy – Please read your policy upon receipt.

You may return your policy to MetLife Investors or to the account representative through whom you bought it within 30 days from the date you receive the policy. If you return it within the 30-day period, the policy will be void from the beginning. We will refund any premium paid, including any fees or charges. For variable life policies, the refund will be the cash surrender value provided under the policy plus any fees and charges deducted from the gross premiums paid.

NOTICE OF RIGHT TO RETURN THE ANNUITY CONTRACT

30-Day Right to Examine.

You may return your contract to us at our designated office or to the person through whom you purchased it within 30 days from the date you receive it. If you return it within the 30-day period, your contract will be canceled from the contract date. On variable contracts, we will refund your account balance plus any fees and charges deducted from the gross amount paid. On other contracts, we will refund the amount paid.



MetLife Investors Insurance Company
MetLife Investors USA Insurance Company

Policy Service Office: 4700 Westown Parkway, Ste. 200, West Des Moines, IA 50266-2266

**SALES MATERIALS USED IN A REPLACEMENT TRANSACTION
ANNUITIES**

When an agent engages in a replacement transaction, he/she must leave an original, or copy of all sales materials used in the transaction with the applicant. Sales material is defined as any sales illustration and other written, printed or electronically presented information, which describes the benefits, features and costs of the specific product purchased, and is given to the policy or contract owner. Any material presented to the applicant that was created, completed or provided by the issuing company and/or agent, is included in the sales material definition. Furthermore, the agent must give the applicant a printed copy of all electronically presented sales material no later than when delivery of the policy or contract occurs.

I HEREBY CERTIFY that, except for those sales materials specifically identified below and attached, including an illustration (if used), all sales materials used in this replacement transaction have been approved by MetLife Investors. I further certify that the applicant received originals and/or copies of all sales material, and that printed copies of all electronically presented information will be given to the applicant at, or prior to, delivery of the policy or contract.

The sales materials listed below were used in this transaction:

_____	_____
_____	_____
_____	_____
_____	_____

No sales materials were used in this transaction, including an illustration.

Applicant's Name: _____ Applicant's SS/TIN#: _____

Applicant's Complete Address: _____

Agent's Firm: _____

Agent's Printed Name: _____

Agent's Signature: _____ Date: _____