

Life Insurance as an Asset

A Life Insurance Illustration Supplement

MetLife

MetLife Promise Whole Life 120SM

Whole Life Insurance Policy Illustration

Prepared for: Valued Client
Prepared by: Professional Agent

Insurance Products: - 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

This is a supplemental illustration designed solely to illustrate a concept and is not valid unless accompanied by a basic illustration for the life insurance policy described and an Internal Rate of Return report. Please refer to that basic illustration and report for policy guarantees and other important information. The values in this supplement are based on non-guaranteed dividends. It assumes that these elements will continue unchanged for all years. This is not likely to occur, and actual results may be more or less favorable than those shown. NOT VALID WITHOUT ALL PAGES.



Life insurance is a **valuable component of your financial portfolio.**

You work hard and likely have a strategy in place to build and help protect your financial future and that of your family. Life insurance should be an integral part of that strategy. Instead, many are focused on building their assets and have traditionally viewed life insurance as just a necessary expense to help protect a family's future. Yet cash value life insurance has the potential to offer far more than just death benefit protection.

Cash Value Life Insurance can:

- Leverage premium payments into a sizable death benefit.
- Provide a way to accumulate funds through its cash value. This is money that can be used for college, emergencies or during retirement without tax implications, assuming the policy is properly structured, as discussed below¹.
- Transfer wealth with an income-tax free death benefit.

Focusing in on the second bullet, the benefits of using cash value life insurance as a means to accumulate a usable asset while living include:

- Potential for tax-deferred growth of the policy cash value.
- Premium limits based on amount of insurance coverage but not on income.
- Potential for income-tax free withdrawals and policy loans.
- No 10% tax penalty on, withdrawals or policy loans prior to age 59 ½, assuming the policy is properly structured, as discussed below.

Assuming certain premium limits are adhered to so your policy is not considered a Modified Endowment Contract (MEC) distributions are generally treated first as a tax-free recovery of basis and then as taxable income. Non-MEC loans are generally not subject to tax but may be taxable when the policy lapses, is surrendered, exchanged or otherwise terminated. Always confirm the status of a particular loan or withdrawal with a qualified tax advisor. Cash value accumulation may not be guaranteed depending on the type of product selected. Loans and withdrawals will reduce the cash value and death benefit.

One way to help ensure you're getting the most out of your money is to work with your tax professional to understand the tax treatment of the financial tools you're using. This is important for your short term and long term goals. It's also important that you have a proper balance between them often referred to as **Tax Diversification**. Most financial advisors tout the benefits of diversifying your asset portfolio but equally important can be diversifying your future tax exposure especially with the ever changing tax code.

¹Policy loans and withdrawals will reduce the contract's cash value and death benefit and may cause the policy to lapse. If the policy lapses, you may incur a tax consequence.

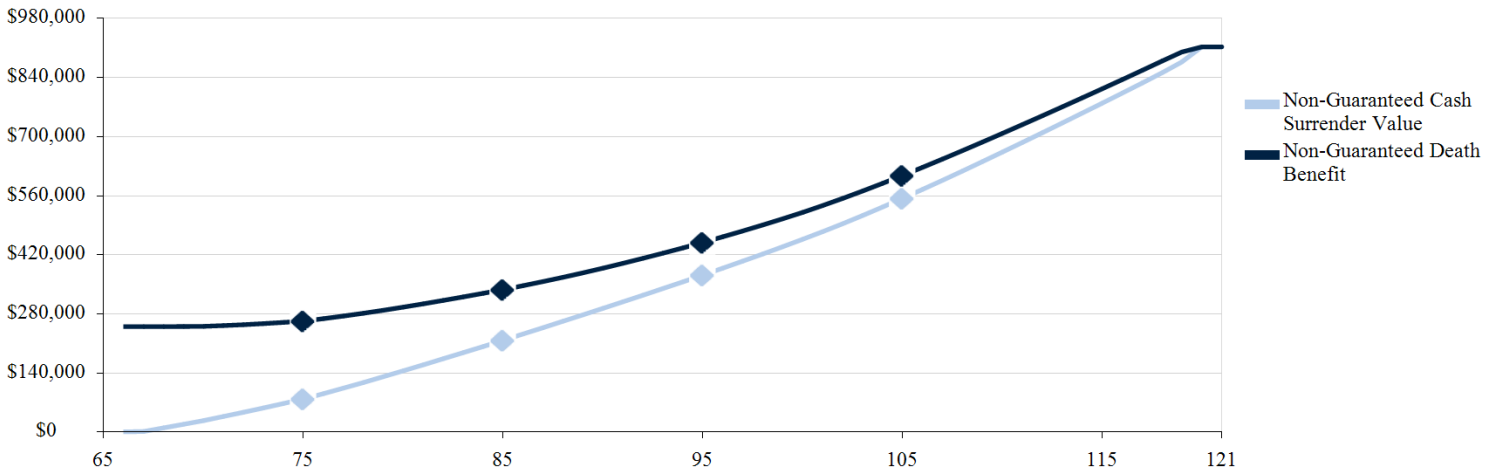


Below is a supplement to your customized proposal highlighting cumulative premium outlay and current, non-guaranteed cash surrender value, projected income and death benefit at four specific points over the life of the policy. This is a hypothetical representation of how your policy may perform as an asset based on current non-guaranteed assumptions.

Policy Information

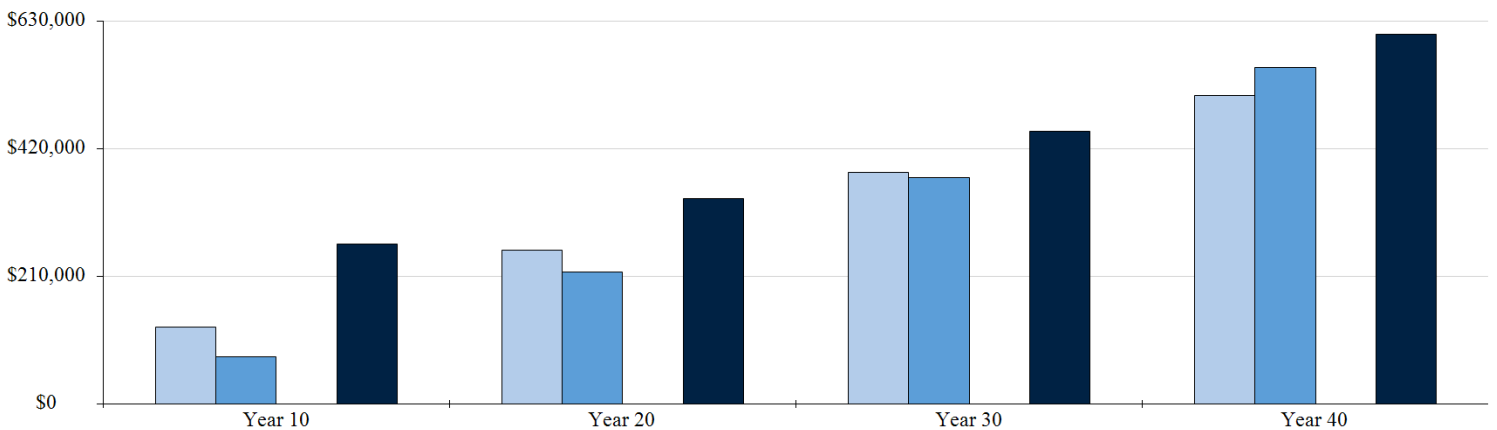
Underwriting Class: Standard Nonsmoker **Gender/Issue Age:** Male, 65
Initial Premium: \$1,057.50 **Initial Death Benefit:** \$250,000

The chart below displays the projected current, non-guaranteed net cash surrender value and death benefit over the life of your proposed policy. The four specific points in time selected by you have been highlighted on the graph.



The following table and chart summarize four key values at these specific ages.

AGE	POLICY YEAR	CUMULATIVE PREMIUM OUTLAY	NON-GUARANTEED CASH SURRENDER VALUE	NON-GUARANTEED CUMULATIVE INCOME ¹	NON-GUARANTEED DEATH BENEFIT
75	10	\$126,900	\$78,435	\$0	\$263,042
85	20	\$253,800	\$217,311	\$0	\$337,489
95	30	\$380,700	\$371,958	\$0	\$449,140
105	40	\$507,600	\$553,687	\$0	\$607,823



¹Policy income represents withdrawals and loans received by the policy owner.



One final way to analyze life insurance as a living asset is to consider the Internal Rate of Return (IRR) on policy cash flow. The rate shown on the table under the “IRR on Cash Surrender Value” is the rate of return, compounded annually, that would have to be earned on the Net After Tax Outlay in order to accumulate an amount equal to the policy’s cash surrender value under current assumptions. The rate shown on the table under the Non-Guaranteed “IRR on Net Death Benefit” is the rate of return, compounded annually, that would have to be earned on the Net After Tax Outlay in order to accumulate an amount equal to the policy’s Net Death Benefit under current assumptions.

Age	Policy Year	Non-Guaranteed IRR on Cash Surrender Value	Non-Guaranteed IRR on Death Benefit
75	10	-8.98%	12.93%
85	20	-1.50%	2.64%
95	30	-0.15%	1.05%
105	40	0.42%	0.86%

This report represents a supplement to the life insurance policy illustration that is being presented to you. It is based on non-guaranteed dividends. The basic illustration contains guaranteed values and other important information about the policy and the current assumptions shown on this specific page.

If policy income is shown, this represents withdrawals and loans received by the policy owner. Withdrawals and loans will reduce policy cash value and death benefits. Assuming your policy is not a MEC withdrawals up to basis and loans thereafter can be received free of income taxation. Excessive withdrawals and loans can cause the policy to lapse and trigger taxation on all the policy gains.

This is a supplemental illustration designed solely to illustrate a concept and is not valid unless accompanied by the basic compliance illustration for the life insurance policy described and an Internal Rate of Return report. NOT VALID WITHOUT ALL PAGES.

Important information about this presentation.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

MetLife Promise Whole Life 120 is issued by MetLife Insurance Company USA on Policy Form 5E-12-10 and in New York only by Metropolitan Life Insurance Company on Policy Form 1-15-13-NY. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.



MetLife Promise Whole Life 120SM

MetLife

Whole Life Insurance Policy Illustration



our promise for **life**

Prepared for: Valued Client

Prepared by: Professional Agent

PFS

65 W. Street Road

Ste A101

Warminster, Pennsylvania, 18974

800-772-6881

MetLife Promise Whole Life 120 is issued by MetLife Insurance Company USA, 11225 North Community House Road, Charlotte, NC 28277 on Policy Form 5E-12-10.

Insurance Products:

• Not a Deposit • Not FDIC Insured • Not Insured By Any
Federal Government Agency • Not Guaranteed By Any Bank
Or Credit Union •

MetLife Insurance Company USA
11225 North Community House Road
Charlotte, NC 28277

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This illustration is not a contract and is not complete without all pages.



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Promise Whole Life 120

Insured: Valued Client	Risk Class: Male Standard Nonsmoker	Age: 65
Total Initial Death Benefit: \$250,000	Total Initial Monthly Premium:	\$1,057.50
Initial Dividend Option:	Paid-Up Additions (AI) For issue in the state of:	Connecticut

About This Illustration

This illustration shows values over time for the Whole Life insurance policy and any riders shown below on a non-guaranteed basis. The premiums are based on the proposed insured's age, sex, risk class and premium payment mode shown above. If you apply for this policy and the actual age, sex or risk class as shown in the policy (if issued) are different than those shown above, your representative will provide you with a revised illustration. This illustration was designed to help you understand how this policy works and is not a projection of how it will perform on a non-guaranteed basis. Premium payments are assumed to be paid as of the first day this policy takes effect.

Current Initial Contract Premium

Illustrated Coverage	Initial Monthly Contract Premium	Years to Pay	Initial Death Benefit
Whole Life Base Policy	\$985.00	55	\$250,000
Long Term Care Acceleration of Death Benefit Rider	\$72.50	55	NA
Total	\$1,057.50		\$250,000

Premium Payment Options

Premium Frequency	Modal Premium	# of Payments Per Year	Annualized Premium
Annual	\$12,160.00	1	\$12,160.00
Semi-Annual	\$6,318.50	2	\$12,637.00
Quarterly	\$3,159.00	4	\$12,636.00
Monthly	\$1,057.50	12	\$12,690.00

Paying premiums on an annual basis will result in lower payments than paying premiums more often than once a year (for example, paying quarterly premiums). Annualized premiums shown above include premiums for the base policy and any illustrated riders for which premiums are payable. If premiums are paid prior to their due date, MetLife Insurance Company USA will accept payments for the two Monthly premiums, payable after the current one. Any such future premiums paid and applied to the policy will not receive interest.



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A Brief Description of the Policy

(Please read your policy for a more complete description and explanation of this coverage)

Promise Whole Life 120 is a whole life insurance policy, which provides permanent lifetime insurance coverage with guaranteed level premiums payable to the insured's attained age 120. The policy will then become fully paid-up and mature. This policy will have guaranteed cash and loan values.

The policy is eligible for annual dividends beginning at the end of the second policy year. Dividends are based on factors such as investment income, claims experience (mortality), persistency, taxes and expenses. The amount of any future dividend cannot be guaranteed and is subject to change by MetLife Insurance Company USA. Actual results may be more or less favorable than those shown. As described in your policy and subject to limitations that may be imposed by associated riders, if any, dividends may be: applied toward the purchase of paid-up additions; left on deposit to accumulate with interest; netted against future required premium payments, outstanding loan balances or loan interest due; or taken in cash.

Product guarantees are subject to the financial strength and claims paying ability of the issuing insurance company, MetLife Insurance Company USA. Like most life insurance policies, MetLife Insurance Company USA policies contain certain exclusions, waiting periods, reduction of benefits, termination provisions and terms for keeping them in force. Please contact your representative for complete costs and details.

Any references in the illustration to the current dividend scale, unless otherwise indicated, refers to MetLife Insurance Company USA's 2016 Dividend Scale. For 2016, the declared dividend scale interest rate is 5.00%. The Dividend Scale Interest Rate represents the investment income component in the determination of the Dividend Scale.

This illustration does not show the effects that a reduced dividend scale would have on non-guaranteed values.

Under the Paid-Up Additions dividend option illustrated, dividends are used to purchase lifetime paid-up insurance coverage. This additional insurance, which requires no further premium payments, has an immediate cash value that grows over time.

Policy loans are subject to the base policy's provisions. Generally, you may take a loan in any amount up to the total cash surrender value of the policy. Unless otherwise requested, repayment of loans will be applied to the policy cash value. Cash surrenders and/or withdrawals are also governed by the policy provisions. If you have elected the Paid-Up Additions dividend option, you may withdraw all or a part of the cash value of the additional insurance purchased by such option.

This policy will not pay insurance proceeds if the insured commits suicide within the first two policy years, while sane or insane (subject to state variation), from the issue date of the policy. Instead, MetLife Insurance Company USA will pay the beneficiary an amount equal to all premiums paid, without any interest, or the reserve, if greater and required by law, less any policy loan balance and less any dividends paid in cash or used to reduce premiums, and less any paid up additions that are withdrawn. For policies issued as a result of a conversion not requiring evidence of insurability and where the death benefit has not been increased, the suicide exclusion period will be measured from the issue date of the original policy. If the death benefit has been increased on the converted policy, only the increase in death benefit will have a two-year suicide exclusion period measured from the issue date of the converted policy. The suicide exclusion period for the balance of the death benefit will be measured from the issue date of the original policy.



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Riders and Benefits

The following are descriptions of benefits provided by riders. These benefits and riders are subject to limitations and exclusions which are not set forth below. Please read the policy for a more detailed description of these riders.

Long Term Care Acceleration of Death Benefit Rider

This rider provides for monthly payments of a portion of the amount that would normally be paid to the beneficiary(ies) upon the death of the insured, if the insured has met all the Eligibility Requirements. Underwriting is necessary for both the life insurance policy and the rider; coverage for the life insurance policy and the rider may also require a medical exam. There is a premium associated with this rider that will be included with your premiums for your policy. There is a Grace Period of 31 days in which to pay the policy and rider premiums without interest after the due date.

The maximum lifetime benefit amount is 90% or \$10 million whichever is less, calculated at the time of initial eligible claim. At issue, the maximum lifetime benefit will be **\$225,000.00**. This amount can increase based on dividends, which are not guaranteed, or due to additional insurance purchased pursuant to the Enricher rider. The Maximum Lifetime Benefit Amount can never increase after the initial claim, but it will be reduced whenever a transaction, other than payment of the Monthly LTC Benefit, reduces the Eligible Proceeds. If after the recalculation, the total amount of Monthly LTC Benefit payments received under the Rider exceeds the new Maximum Lifetime Benefit Amount, the Rider will terminate. We will not recover any payments already made.

If there is a Loan on your Policy, the Monthly LTC Benefit payment will be reduced to repay a portion of the Loan. The percentage of the Monthly LTC Benefit that will be used as a loan repayment equals the Loan divided by (the Eligible Proceeds plus the loan). The remainder of the Monthly LTC Benefit payment will be paid to you. The maximum benefit amount will be recalculated for policy changes. While we are making Monthly LTC Benefit payments, a monthly report showing the effects of the acceleration on your Policy will be provided to you.

Benefits under the Rider will not be payable if the Insured is Chronically Ill due to any of the following: Attempted suicide or intentionally self-inflicted injury while sane or insane; alcoholism or drug addiction, unless the addiction was due to drugs taken on the advice of a Physician; any war, or act of war (whether declared or undeclared); or the commission of or attempt to commit a felony by the Insured state specific limitations and exclusions may apply. This rider does not cover care or treatment for the following: from a facility that primarily treats drug addicts or alcoholics, provides domiciliary, residency or retirement care or is owned or operated by an Immediate Family Member; from a Home Health Care Provider who is the Owner, Proposed Insured, any Immediate Family Member even if that individual is licensed to provide such services, or anyone

under suspension from Medicare or Medicaid; when the Qualified Long Term Services are received outside of the United States unless the initial Physician's Plan of Care and all subsequent Plan of Care updates are provided by a Physician licensed in the United States. **THE RIDER DOES NOT INCLUDE INFLATION PROTECTION COVERAGE.**

See your rider for more information.



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A Word About Taxes

POLICY DISTRIBUTIONS

As illustrated, this policy is not a Modified Endowment Contract ("MEC").

Taxation of non-MEC Policy Distributions

Distributions from a non-MEC policy are generally non-taxable as long as they do not exceed basis (generally, the premiums paid in excess of any prior non-taxable distributions). However, different rules apply in certain circumstances including distributions occurring during the first fifteen policy years accompanied by a reduction in benefits. All distributions are taxable after basis is reduced to zero. Distributions include a surrender or withdrawal of policy values, dividends received in cash or accumulated at interest. In general, loans from a non-MEC policy are not treated as distributions and therefore are not taxable unless the policy lapses, is surrendered or exchanged. Neither distributions nor loans from a non-MEC policy are subject to a 10% tax penalty.

Taxation of MEC Policy Distributions

In general, the policy can become a MEC if premiums paid exceed certain limits during a 7 pay test period (i.e., the first 7 policy years and during the first 7 policy years after certain policy changes). Failure to satisfy these limits can cause distributions to be taxable (and possibly subject to a 10% tax penalty if received before age 59 1/2) to the extent there is a gain (generally, cash value in excess of current basis) in the policy. Distributions from a MEC include the surrender or withdrawal of policy values, dividends received in cash or accumulated at interest, policy loans or pledges to secure a loan. Your current basis in the policy is generally the premiums paid in excess of any prior non-taxable distributions. Additionally, distributions made within two years prior to the policy becoming a MEC will be taxable (and generally subject to a 10% tax penalty if received before age 59 1/2) to the extent there is a gain in the policy.

Non-illustrated changes to benefits, premiums, premium mode (including the timing of payment of the Enricher premium during a 7 pay test period), or surrenders may cause the policy to become a MEC.

MECs still qualify as life insurance for Federal income tax purposes. Therefore, just as with a non-MEC policy, any cash value buildup in a MEC is generally tax-deferred and death benefits are generally received income tax-free by the beneficiaries, subject to certain transfer-for-value and other rules. In the case of a business owned policy, the provisions of section 101(j) of the Code may limit the amount of the Death Benefit excludable from gross income unless a specified exception applies and a notice and consent requirement is satisfied. The death benefit may be subject to federal and state estate taxes.

HOWEVER, IF YOU ARE CONSIDERING LIFETIME DISTRIBUTIONS AND LOANS TO SUPPLEMENT RETIREMENT INCOME OR FOR OTHER PURPOSES, MEC STATUS MAY LEAD TO UNFAVORABLE TAX CONSEQUENCES. CONSULT YOUR TAX ADVISOR FOR FURTHER INFORMATION.

Long Term Care Acceleration of Death Benefit Rider

The Long Term Care Acceleration of Death Benefit Rider is intended to be a qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as may be amended from time to time (the "Code"). Benefits under the rider are intended to qualify for favorable tax treatment within the limits of Section 7702B of the Code. Receipt of benefits in excess of those limits may be taxable. Consult your own tax and legal advisor regarding the taxation of any benefits received. The federal tax treatment of long term care benefits is not clear when the person receiving the benefit payments is not the person who is receiving the long term care services. Purchase of the rider by an owner other than the insured should be considered only after all parties have carefully reviewed the issues with their own tax and legal advisors.

This illustration assumes an owner's tax bracket of 28.00%.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.



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Interest Adjusted Indexes

These indexes provide a means for evaluating the comparative cost of the policy under stated assumptions. They can be useful in comparing similar policies, a lower index being better than a higher one. These indexes reflect the time value of money.

Indexes are approximate because they involve assumptions, including the rate of interest used, the dividends being paid in cash and the continuation of current dividend scales. Indexes apply to the base policy only, and exclude any optional riders.

Interest Adjusted Indexes based on a 5% interest rate for the base policy:

	Guaranteed		Non-Guaranteed	
	10 Yrs	20 Yrs	10 Yrs	20 Yrs
Life Insurance Surrender Cost Index	\$25.19	\$29.45	\$22.41	\$20.63
Life Insurance Net Payment Cost Index	\$46.24	\$46.24	\$43.46	\$37.42
Equivalent Level Annual Dividend	N/A	N/A	\$2.78	\$8.81

The difference between the total premiums paid and the cash value should not be used as the basis for determining policy cost.



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The following table is designed to help you understand how changes in non-guaranteed factors may affect policy values. The three sets of columns show: (1) values based on policy guarantees; (2) values based on non-guaranteed rider premiums and the current dividend scale reduced by 50%; (3) values based on non-guaranteed rider premiums and the current non-guaranteed dividend scale.

	Based on Guarantees Only			At the Midpoint Scale			At the Illustrated Scale		
	Contract Premium	Cash Value	Death Benefit	Contract Premium	Cash Value	Death Benefit	Contract Premium	Cash Value	Death Benefit
End of									
Year 5	13,590	26,750	250,000	13,140	26,969	250,359	12,690	27,191	250,721
Year 10	13,590	69,500	250,000	13,140	73,907	256,433	12,690	78,435	263,042
Year 20	13,590	145,750	250,000	13,140	179,504	291,267	12,690	217,311	337,489
At Age 100	13,590	206,750	250,000	13,140	317,432	369,760	12,690	456,678	520,426
Total	746,550			722,250			697,950		

Signatures

This illustration assumes that the currently illustrated non-guaranteed elements, including the alternate loan rate, used will not change for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. I have received a copy of this 20 page illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The representative has told me that they are not guaranteed, and has specifically stated that the premiums for the Long Term Care Acceleration of Death Benefit Rider are not guaranteed.

This illustration may reflect future changes to the death benefit and may also show future loans, withdrawals, and premium changes. These changes are included for illustrative purposes only. We will not process any policy changes until you request the change in writing. Please review your policy for details on when the changes will take effect.

 (Applicant) Date _____

By signing below, I certify that I am licensed to sell life insurance, and also accident/sickness/health insurance, as required by the state in which the proposed policy will be issued, and that I am certified to sell long-term care insurance if so required by that state, and that all necessary continuing education requirements are current.

I certify that this illustration has been presented to the applicant in its entirety and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

 (Representative) Date _____

This illustration is not a contract and is not complete without all pages.



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Promise Whole Life 120

Insured: Valued Client	Risk Class: Male Standard Nonsmoker	Age: 65
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Basic Illustration - Explanation

The Basic Illustration section of this illustration shows the policy's values over time assuming that all Contract Premiums are paid when due, and you do not surrender or borrow any policy values.

Under these assumptions, the policy's guaranteed values will never be less than those shown. The non-guaranteed values shown, which include dividends, further assume that the illustrated dividend scale and other non-guaranteed elements (e.g., purchase rates for one-year term insurance; interest rates for dividend accumulations), if any, will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

In addition, the actual dividend option you choose, and the extent to which you borrow or surrender your policy's cash value will also cause your policy's cash values and death benefits to vary.

Year

Year is the policy year.

Age

Age is the age the insured has attained by the end of the policy year. The insured's age is advanced by one year at the end of each policy year. The Age value is calculated by adding the corresponding Year value to the illustration issue age, identified in the illustration header as Age. The illustration issue age can be manually identified or automatically calculated based upon the insured's birthdate and the illustration effective date. In the issue age calculation, a 360 day year is assumed; therefore, if the insured's next birthday is 180 days or less from the illustration effective date, the insured's age on that next birthday becomes the issue age for the illustration purposes.

Definitions - Guaranteed Columns

Amounts, values and benefits described below are guaranteed provided all Contract Premiums are paid when due and there are no loans and surrenders.

Guaranteed Annualized Contract Premium

The Contract Premium includes the required guaranteed premium for the base policy, the Long Term Care Acceleration of Death Benefit Rider and any illustrated riders. The benefits of your policy depend on the payment of the annualized contract premium at the beginning of each policy year.

Total Cash Surrender Value

MetLife Insurance Company USA guarantees to pay you this amount if you surrender this policy. This end of year value is also available for policy loans. This column includes end of year values under the base policy and any illustrated riders.

Death Benefit

The guaranteed end of year amount payable if the insured dies while this policy is in force. It includes the death benefit under the base policy and any illustrated riders on the life of the insured.

Paid-Up Death Benefit

The amount of fully paid-up insurance that could be purchased if the policy were converted to a fully paid-up policy.

Definitions - Non-Guaranteed Columns

Amounts, values and benefits described below are not guaranteed. The cash value and corresponding death benefit columns reflect the current dividend scale and any other non-guaranteed elements.

Non-Guaranteed Annualized Contract Premium

The Contract Premium includes the required guaranteed premium for the base policy and any riders other than the Long Term Care Acceleration of Death Benefit Rider for which the current non-guaranteed premium is shown. The benefits of your policy depend on the payment of the annualized contract premium at the beginning of each policy year.

Annual Dividend

The annual dividend, under the base policy and any illustrated riders, payable at the end of each policy year.

Net Cash Surrender Value

The end of year amount available for loans or on surrender of this policy. It includes both the guaranteed values and non-guaranteed values, including dividends, under the base policy and any illustrated riders.

Death Benefit

The end of year amount payable if the insured dies while this policy is in force. It includes the death benefits under the base policy and any illustrated riders on the life of the insured, including any non-guaranteed values.

Paid-Up Death Benefit

The amount of fully paid-up insurance that could be purchased if the policy were converted to a fully paid-up policy. These values are based on the illustrated dividend scale and are not guaranteed.



Promise Whole Life 120

Insured: Valued Client Risk Class: Male Standard Nonsmoker Age: 65
 Total Initial Death Benefit: \$250,000 Total Initial Monthly Premium: \$1,057.50
 Initial Dividend Option: Paid-Up Additions (AI) For issue in the state of: Connecticut

Basic Illustration

Guaranteed						Non-Guaranteed				
Year	Age	Guaranteed Annualized Contract Premium	Total Cash Surrender Value	Death Benefit	Paid-Up Death Benefit	Non-Guaranteed Annualized Contract Premium	Annual Dividend	Net Cash Surrender Value	Death Benefit	Paid-Up Death Benefit
1	66	12,690	750	250,000	1,358	12,690	0	750	250,000	1,358
2	67	13,590	1,500	250,000	2,647	12,690	13	1,513	250,022	2,669
3	68	13,590	10,000	250,000	17,202	12,690	15	10,028	250,048	17,250
4	69	13,590	18,250	250,000	30,620	12,690	200	18,479	250,384	31,005
5	70	13,590	26,750	250,000	43,791	12,690	206	27,191	250,721	44,512
Total		67,050								
6	71	13,590	35,500	250,000	56,727	12,690	1,139	37,090	252,540	59,267
7	72	13,590	44,000	250,000	68,664	12,690	1,327	46,955	254,611	73,274
8	73	13,590	52,500	250,000	80,070	12,690	1,641	57,164	257,113	87,183
9	74	13,590	61,000	250,000	90,987	12,690	1,946	67,715	260,016	101,003
10	75	13,590	69,500	250,000	101,444	12,690	2,073	78,435	263,042	114,486
Total		135,000								
11	76	13,590	77,750	250,000	111,120	12,690	4,008	90,883	268,770	129,889
12	77	13,590	86,250	250,000	120,765	12,690	4,414	104,070	274,951	145,716
13	78	13,590	94,250	250,000	129,372	12,690	4,828	117,255	281,577	160,950
14	79	13,590	102,500	250,000	138,036	12,690	5,236	131,184	288,629	176,665
15	80	13,590	110,250	250,000	145,791	12,690	5,644	145,106	296,092	191,884
Total		202,950								
16	81	13,590	117,750	250,000	153,028	12,690	5,996	159,213	303,885	206,912
17	82	13,590	125,250	250,000	160,120	12,690	6,339	173,740	311,989	222,109
18	83	13,590	132,250	250,000	166,445	12,690	6,606	188,110	320,303	236,748
19	84	13,590	139,000	250,000	172,354	12,690	6,848	202,546	328,794	251,149
20	85	13,590	145,750	250,000	178,192	12,690	7,112	217,311	337,489	265,681
Total		270,900								
21	86	13,590	152,000	250,000	183,385	12,690	7,821	232,337	346,925	280,310
22	87	13,590	157,750	250,000	187,979	12,690	8,166	247,254	356,656	294,635
23	88	13,590	163,500	250,000	192,612	12,690	8,567	262,602	366,747	309,359
24	89	13,590	168,500	250,000	196,422	12,690	9,038	277,690	377,283	323,705
25	90	13,590	173,250	250,000	200,024	12,690	9,537	293,033	388,294	338,317
Total		338,850								
26	91	13,590	177,750	250,000	203,434	12,690	10,050	308,634	399,795	353,229
27	92	13,590	181,750	250,000	206,317	12,690	10,438	324,147	411,644	367,961
28	93	13,590	185,750	250,000	209,251	12,690	10,780	340,020	423,788	383,039
29	94	13,590	189,250	250,000	211,682	12,690	11,161	355,783	436,272	397,955
30	95	13,590	192,750	250,000	214,189	12,690	11,580	371,958	449,140	413,329
Total		406,800								
31	96	13,590	195,750	250,000	216,230	12,690	12,227	388,256	462,646	428,875
32	97	13,590	198,750	250,000	218,297	12,690	12,567	404,922	476,449	444,745
33	98	13,590	201,500	250,000	220,130	12,690	12,979	421,763	490,627	460,757
34	99	13,590	204,250	250,000	222,016	12,690	13,463	439,085	505,262	477,278
35	100	13,590	206,750	250,000	223,707	12,690	14,015	456,678	520,426	494,134
Total		474,750								

Note: Please see important notes on page 10

This illustration is not a contract and is not complete without all pages.



1%4%2%75%4%10056%7%13%9%0%10%0395%14%M

Promise Whole Life 120

Insured: Valued Client Risk Class: Male Standard Nonsmoker Age: 65
 Total Initial Death Benefit: \$250,000 Total Initial Monthly Premium: \$1,057.50
 Initial Dividend Option: Paid-Up Additions (AI) For issue in the state of: Connecticut

Basic Illustration

Guaranteed						Non-Guaranteed				
Year	Age	Guaranteed Annualized Contract Premium	Total Cash Surrender Value	Death Benefit	Paid-Up Death Benefit	Non-Guaranteed Annualized Contract Premium	Annual Dividend	Net Cash Surrender Value	Death Benefit	Paid-Up Death Benefit
36	101	13,590	208,750	250,000	224,983	12,690	15,012	474,677	536,606	511,589
37	102	13,590	210,750	250,000	226,268	12,690	15,715	493,415	553,478	529,746
38	103	13,590	212,750	250,000	227,560	12,690	16,391	512,869	571,010	548,570
39	104	13,590	214,750	250,000	228,865	12,690	17,020	532,984	589,149	568,014
40	105	13,590	216,750	250,000	230,186	12,690	17,584	553,687	607,823	588,010
Total		542,700								
41	106	13,590	218,500	250,000	231,254	12,690	18,122	574,711	627,003	608,257
42	107	13,590	220,250	250,000	232,334	12,690	18,597	596,242	646,620	628,954
43	108	13,590	222,000	250,000	233,427	12,690	19,006	618,211	666,604	650,031
44	109	13,590	223,750	250,000	234,537	12,690	19,358	640,552	686,895	671,432
45	110	13,590	225,500	250,000	235,660	12,690	19,650	663,211	707,431	693,090
Total		610,650								
46	111	13,590	227,000	250,000	236,538	12,690	19,954	685,941	728,223	714,760
47	112	13,590	228,500	250,000	237,435	12,690	20,215	708,942	749,228	736,663
48	113	13,590	230,000	250,000	238,347	12,690	20,428	732,173	770,398	758,745
49	114	13,590	231,500	250,000	239,279	12,690	20,611	755,591	791,702	780,981
50	115	13,590	232,750	250,000	239,971	12,690	20,862	779,014	813,211	803,182
Total		678,600								
51	116	13,590	234,250	250,000	240,936	12,690	21,044	802,876	834,855	825,792
52	117	13,590	235,500	250,000	241,658	12,690	21,347	826,801	856,761	848,419
53	118	13,590	236,750	250,000	242,364	12,690	21,672	851,130	878,947	871,310
54	119	13,590	239,000	250,000	243,719	12,690	21,238	877,008	900,604	894,322
55	120	13,590	250,000	250,000	250,000	12,690	12,237	912,840	912,840	912,841
Total		746,550								

NOTES:

(1) All values shown above assume that all premiums are paid when due, and no loans or surrenders are made. The non-guaranteed columns reflect dividends based on the current dividend scale; as well as any other current factors, all of which cannot be guaranteed and are likely to be changed by MetLife Insurance Company USA over time. Your policy's actual non-guaranteed values may be more or less favorable than those shown above.

(2) Totals do not take into account that, because of inflation and interest, a dollar in the future may have less value than a dollar today.

This illustration is not a contract and is not complete without all pages.



1%4%2%75%4%10056%7%14%9%0%10%0395%14%N

Promise Whole Life 120

Insured: Valued Client	Risk Class: Male Standard Nonsmoker	Age: 65
Total Initial Death Benefit: \$250,000	Total Initial Monthly Premium:	\$1,057.50
Initial Dividend Option:	Paid-Up Additions (AI) For issue in the state of:	Connecticut

Guaranteed Internal Rate of Return Illustration

Year

Year is the policy year.

Age

Age is the age the insured has attained by the end of the policy year. The insured's age is advanced by one year at the end of each policy year. The Age value is calculated by adding the corresponding Year value to the illustration issue age, identified in the illustration header as Age. The illustration issue age can be manually identified or automatically calculated based upon the insured's birthdate and the illustration effective date. In the issue age calculation, a 360 day year is assumed; therefore, if the insured's next birthday is 180 days or less from the illustration effective date, the insured's age on that next birthday becomes the issue age for the illustration purposes.

Definitions - Guaranteed Columns

Guaranteed Annualized Contract Premium

The Contract Premium includes the required guaranteed premium for the base policy, the Long Term Care Acceleration of Death Benefit Rider and any illustrated riders. The benefits of your policy depend on the payment of the annualized contract premium at the beginning of each policy year.

Total Cash Surrender Value

MetLife Insurance Company USA guarantees to pay you this amount if you surrender this policy. This end of year value is also available for policy loans. This column includes end of year values under the base policy and any illustrated riders.

Internal Rate of Return on Cash Surrender Value

This is the rate of return, compounded annually, that would have to be earned on the Guaranteed Annualized Contract Premium in order to accumulate an amount equal to the life insurance policy's cash surrender value under guaranteed assumptions. Taxes may be due if you take loans on this policy.

Tax Equivalent Yield on Cash Surrender Value

This is the rate of return, compounded annually, that would have to be earned on a taxable investment equivalent to the Guaranteed Annualized Contract Premium in order to accumulate an amount equal to the life insurance policy's cash value under guaranteed assumptions. Cash value loans may be subject to tax depending on the circumstances. Therefore, this does not take into account any tax that may be due if you access cash value from this policy in any given year or upon lapse of the policy. Tax rate used is owner's tax bracket indicated in A Word About Taxes.

Death Benefit

The guaranteed end of year amount payable if the insured dies while this policy is in force. It includes the death benefit under the base policy and any illustrated riders on the life of the insured.

Internal Rate of Return on Death Benefit

This is the rate of return, compounded annually, that would have to be earned on the Guaranteed Annualized Contract Premium in order to accumulate an amount equal to the life insurance policy's Death Benefit under guaranteed assumptions.

Tax Equivalent Yield on Death Benefit

This is the rate of return, compounded annually, that would have to be earned on a taxable investment equivalent to the Guaranteed Annualized Contract Premium in order to accumulate an amount equal to the life insurance policy's death benefit under guaranteed assumptions. Cash value loans may be subject to tax depending on the circumstances. Therefore, this does not take into account any tax that may be due if you access cash value from this policy in any given year or upon lapse of the policy. Tax rate used is owner's tax bracket indicated in A Word About Taxes.



Promise Whole Life 120

Insured: Valued Client Risk Class: Male Standard Nonsmoker Age: 65
 Total Initial Death Benefit: \$250,000 Total Initial Monthly Premium: \$1,057.50
 Initial Dividend Option: Paid-Up Additions (AI) For issue in the state of: Connecticut

Guaranteed Internal Rate of Return Illustration

Unless otherwise indicated All values are Guaranteed.

Year	Age	Guaranteed Annualized Contract Premium	Total Cash Surrender Value	IRR on Cash Surrender Value	Tax Equivalent Yield on Cash Surrender Value	Death Benefit	IRR on Death Benefit	Tax Equivalent Yield on Death Benefit
1	66	12,690	750	-94.09	NA	250,000	1,870.06	2,597.31
2	67	13,590	1,500	-89.91	NA	250,000	293.53	407.68
3	68	13,590	10,000	-55.07	NA	250,000	127.25	176.74
4	69	13,590	18,250	-38.89	NA	250,000	73.40	101.94
5	70	13,590	26,750	-29.40	NA	250,000	48.12	66.83
Total		67,050						
6	71	13,590	35,500	-23.26	NA	250,000	33.84	47.00
7	72	13,590	44,000	-19.28	NA	250,000	24.82	34.47
8	73	13,590	52,500	-16.41	NA	250,000	18.69	25.96
9	74	13,590	61,000	-14.27	NA	250,000	14.29	19.85
10	75	13,590	69,500	-12.60	NA	250,000	11.02	15.31
Total		135,000						
11	76	13,590	77,750	-11.34	NA	250,000	8.51	11.82
12	77	13,590	86,250	-10.25	NA	250,000	6.53	9.07
13	78	13,590	94,250	-9.43	NA	250,000	4.94	6.86
14	79	13,590	102,500	-8.70	NA	250,000	3.65	5.07
15	80	13,590	110,250	-8.13	NA	250,000	2.57	3.57
Total		202,950						
16	81	13,590	117,750	-7.67	NA	250,000	1.68	2.33
17	82	13,590	125,250	-7.25	NA	250,000	0.92	1.28
18	83	13,590	132,250	-6.92	NA	250,000	0.27	0.38
19	84	13,590	139,000	-6.64	NA	250,000	-0.29	NA
20	85	13,590	145,750	-6.39	NA	250,000	-0.77	NA
Total		270,900						
21	86	13,590	152,000	-6.18	NA	250,000	-1.20	NA
22	87	13,590	157,750	-6.02	NA	250,000	-1.56	NA
23	88	13,590	163,500	-5.87	NA	250,000	-1.89	NA
24	89	13,590	168,500	-5.77	NA	250,000	-2.18	NA
25	90	13,590	173,250	-5.67	NA	250,000	-2.44	NA
Total		338,850						
26	91	13,590	177,750	-5.60	NA	250,000	-2.66	NA
27	92	13,590	181,750	-5.54	NA	250,000	-2.87	NA
28	93	13,590	185,750	-5.48	NA	250,000	-3.05	NA
29	94	13,590	189,250	-5.45	NA	250,000	-3.22	NA
30	95	13,590	192,750	-5.41	NA	250,000	-3.37	NA
Total		406,800						
31	96	13,590	195,750	-5.38	NA	250,000	-3.51	NA
32	97	13,590	198,750	-5.36	NA	250,000	-3.63	NA
33	98	13,590	201,500	-5.34	NA	250,000	-3.74	NA
34	99	13,590	204,250	-5.31	NA	250,000	-3.85	NA
35	100	13,590	206,750	-5.29	NA	250,000	-3.94	NA
Total		474,750						

Note: Please see important notes on page 13



Promise Whole Life 120

Insured: Valued Client Risk Class: Male Standard Nonsmoker Age: 65
 Total Initial Death Benefit: \$250,000 Total Initial Monthly Premium: \$1,057.50
 Initial Dividend Option: Paid-Up Additions (AI) For issue in the state of: Connecticut

Guaranteed Internal Rate of Return Illustration

Unless otherwise indicated All values are Guaranteed.

Year	Age	Guaranteed Annualized Contract Premium	Total Cash Surrender Value	IRR on Cash Surrender Value	Tax Equivalent Yield on Cash Surrender Value	Death Benefit	IRR on Death Benefit	Tax Equivalent Yield on Death Benefit
36	101	13,590	208,750	-5.29	NA	250,000	-4.03	NA
37	102	13,590	210,750	-5.29	NA	250,000	-4.10	NA
38	103	13,590	212,750	-5.28	NA	250,000	-4.18	NA
39	104	13,590	214,750	-5.27	NA	250,000	-4.24	NA
40	105	13,590	216,750	-5.25	NA	250,000	-4.30	NA
	Total	542,700						
41	106	13,590	218,500	-5.24	NA	250,000	-4.36	NA
42	107	13,590	220,250	-5.23	NA	250,000	-4.41	NA
43	108	13,590	222,000	-5.22	NA	250,000	-4.46	NA
44	109	13,590	223,750	-5.21	NA	250,000	-4.51	NA
45	110	13,590	225,500	-5.19	NA	250,000	-4.55	NA
	Total	610,650						
46	111	13,590	227,000	-5.18	NA	250,000	-4.59	NA
47	112	13,590	228,500	-5.17	NA	250,000	-4.62	NA
48	113	13,590	230,000	-5.16	NA	250,000	-4.66	NA
49	114	13,590	231,500	-5.15	NA	250,000	-4.69	NA
50	115	13,590	232,750	-5.14	NA	250,000	-4.72	NA
	Total	678,600						
51	116	13,590	234,250	-5.13	NA	250,000	-4.74	NA
52	117	13,590	235,500	-5.12	NA	250,000	-4.77	NA
53	118	13,590	236,750	-5.11	NA	250,000	-4.79	NA
54	119	13,590	239,000	-5.07	NA	250,000	-4.81	NA
55	120	13,590	250,000	-4.83	NA	250,000	-4.83	NA
	Total	746,550						

NOTES:

- (1) Totals do not take into account that, because of inflation and interest, a dollar in the future may have less value than a dollar today.
- (2) This Supplemental Illustration is not valid unless accompanied by all pages and the Basic Illustration. Please refer to the Basic Illustration for policy guarantees and other important information.

This illustration is not a contract and is not complete without all pages.



1%4%2%75%4%10056%7%17%9%0%10%0395%14%Q

Promise Whole Life 120

Insured: Valued Client	Risk Class: Male Standard Nonsmoker	Age: 65
Total Initial Death Benefit: \$250,000	Total Initial Monthly Premium:	\$1,057.50
Initial Dividend Option:	Paid-Up Additions (AI) For issue in the state of:	Connecticut

Non-Guaranteed Internal Rate of Return Illustration

This Supplemental Illustration computes the rate of return that must be earned on an after-tax basis compounded annually on the Net Outlay shown in order to equal the total non-guaranteed cash value and the death benefit.

Year

Year is the policy year.

Age

Age is the age the insured has attained by the end of the policy year. The insured's age is advanced by one year at the end of each policy year. The Age value is calculated by adding the corresponding Year value to the illustration issue age, identified in the illustration header as Age. The illustration issue age can be manually identified or automatically calculated based upon the insured's birthdate and the illustration effective date. In the issue age calculation, a 360 day year is assumed; therefore, if the insured's next birthday is 180 days or less from the illustration effective date, the insured's age on that next birthday becomes the issue age for the illustration purposes.

Definitions - Non-Guaranteed Columns

Amounts, values and benefits described below are not guaranteed. The cash value and corresponding death benefit columns reflect the current dividend scale and any other non-guaranteed elements.

Net After Tax Outlay

Your annual Contract Premium (as shown in the Basic Illustration), less the prior year's dividend applied to the premium or paid in cash, minus surrenders and loans, plus any loan repayments, loan interest paid and estimated taxes due based on owner's tax bracket of 28.00%. Any loans or surrenders will reduce the policy's Cash Value and Death Benefit. Any negative values shown in this column reflect values being paid to you.

Cash Surrender Value

The end of year amount available for loans and surrenders of this policy. It includes the values under the base policy and any illustrated riders, including any non-guaranteed values. This amount reflects any illustrated surrenders and/or loans (including any loan interest due) from your policy, as shown in the Supplemental Illustration.

Internal Rate of Return on Cash Surrender Value

This is the rate of return, compounded annually, that would have to be earned on the Net After Tax Outlay in order to accumulate an amount equal to the life insurance policy's cash surrender value under current assumptions. Taxes may be due if you take withdrawals from this policy.

Tax Equivalent Yield on Cash Surrender Value

This is the rate of return, compounded annually, that would have to be earned on a taxable investment equivalent to the Net After Tax Outlay in order to accumulate an amount equal to the life insurance policy's cash surrender value under current assumptions. Cash value loans and withdrawals may be subject to tax depending on the circumstances. Therefore, this does not take into account any tax that may be due if you access cash value from this policy in any given year or upon lapse or surrender of the policy. Tax rate used is owner's tax bracket indicated in A Word About Taxes.

Death Benefit

The end of year amount payable if the insured dies while the policy is in force. It includes the death benefit under the base policy and any illustrated riders on the life of the insured, including any non-guaranteed values. This amount reflects any illustrated surrenders and/or loans (including any loan interest due), as shown in the Supplemental Illustration.

Internal Rate of Return on Death Benefit

This is the rate of return, compounded annually, that would have to be earned on the Net After Tax Outlay in order to accumulate an amount equal to the life insurance policy's Death Benefit under current assumptions.

Tax Equivalent Yield on Death Benefit

This is the rate of return, compounded annually, that would have to be earned on a taxable investment equivalent to the Net After Tax Outlay in order to accumulate an amount equal to the life insurance policy's death benefit under current assumptions. Cash value loans and withdrawals may be subject to tax depending on the circumstances. Therefore, this does not take into account any tax that may be due if you access cash value from this policy in any given year or upon lapse or surrender of the policy. Tax rate used is owner's tax bracket indicated in A Word About Taxes.



Promise Whole Life 120

Insured: Valued Client Risk Class: Male Standard Nonsmoker Age: 65
 Total Initial Death Benefit: \$250,000 Total Initial Monthly Premium: \$1,057.50
 Initial Dividend Option: Paid-Up Additions (AI) For issue in the state of: Connecticut

Non-Guaranteed Internal Rate of Return Illustration

Unless otherwise indicated All values are Non-Guaranteed.

Year	Age	Net After Tax Outlay	Cash Surrender Value	IRR on Cash Surrender Value	Tax Equivalent Yield on Cash Surrender Value	Death Benefit	IRR on Death Benefit	Tax Equivalent Yield on Death Benefit
1	66	12,690	750	-94.09	NA	250,000	1,870.06	2,597.31
2	67	12,690	1,513	-89.24	NA	250,022	296.68	412.06
3	68	12,690	10,028	-53.17	NA	250,048	129.75	180.21
4	69	12,690	18,479	-36.51	NA	250,384	75.51	104.88
5	70	12,690	27,191	-27.01	NA	250,721	49.95	69.38
Total		63,450						
6	71	12,690	37,090	-20.27	NA	252,540	35.65	49.51
7	72	12,690	46,955	-16.00	NA	254,611	26.62	36.97
8	73	12,690	57,164	-12.95	NA	257,113	20.51	28.49
9	74	12,690	67,715	-10.68	NA	260,016	16.16	22.44
10	75	12,690	78,435	-8.98	NA	263,042	12.93	17.96
Total		126,900						
11	76	12,690	90,883	-7.35	NA	268,770	10.61	14.74
12	77	12,690	104,070	-6.02	NA	274,951	8.81	12.24
13	78	12,690	117,255	-5.01	NA	281,577	7.39	10.26
14	79	12,690	131,184	-4.15	NA	288,629	6.26	8.69
15	80	12,690	145,106	-3.48	NA	296,092	5.35	7.43
Total		190,350						
16	81	12,690	159,213	-2.93	NA	303,885	4.60	6.39
17	82	12,690	173,740	-2.46	NA	311,989	3.97	5.51
18	83	12,690	188,110	-2.08	NA	320,303	3.45	4.79
19	84	12,690	202,546	-1.77	NA	328,794	3.01	4.18
20	85	12,690	217,311	-1.50	NA	337,489	2.64	3.67
Total		253,800						
21	86	12,690	232,337	-1.27	NA	346,925	2.34	3.25
22	87	12,690	247,254	-1.07	NA	356,656	2.08	2.89
23	88	12,690	262,602	-0.89	NA	366,747	1.86	2.58
24	89	12,690	277,690	-0.75	NA	377,283	1.67	2.32
25	90	12,690	293,033	-0.62	NA	388,294	1.52	2.11
Total		317,250						
26	91	12,690	308,634	-0.50	NA	399,795	1.39	1.93
27	92	12,690	324,147	-0.40	NA	411,644	1.28	1.78
28	93	12,690	340,020	-0.31	NA	423,788	1.19	1.65
29	94	12,690	355,783	-0.23	NA	436,272	1.11	1.54
30	95	12,690	371,958	-0.15	NA	449,140	1.05	1.46
Total		380,700						
31	96	12,690	388,256	-0.08	NA	462,646	0.99	1.38
32	97	12,690	404,922	-0.02	NA	476,449	0.95	1.32
33	98	12,690	421,763	0.04	0.06	490,627	0.91	1.26
34	99	12,690	439,085	0.10	0.14	505,262	0.88	1.22
35	100	12,690	456,678	0.15	0.21	520,426	0.86	1.19
Total		444,150						

Note: Please see important notes on page 16



Promise Whole Life 120

Insured: Valued Client Risk Class: Male Standard Nonsmoker Age: 65
 Total Initial Death Benefit: \$250,000 Total Initial Monthly Premium: \$1,057.50
 Initial Dividend Option: Paid-Up Additions (AI) For issue in the state of: Connecticut

Non-Guaranteed Internal Rate of Return Illustration

Unless otherwise indicated All values are Non-Guaranteed.

Year	Age	Net After Tax Outlay	Cash Surrender Value	IRR on Cash Surrender Value	Tax Equivalent Yield on Cash Surrender Value	Death Benefit	IRR on Death Benefit	Tax Equivalent Yield on Death Benefit
36	101	12,690	474,677	0.21	0.29	536,606	0.85	1.18
37	102	12,690	493,415	0.26	0.36	553,478	0.85	1.18
38	103	12,690	512,869	0.31	0.43	571,010	0.85	1.18
39	104	12,690	532,984	0.37	0.51	589,149	0.85	1.18
40	105	12,690	553,687	0.42	0.58	607,823	0.86	1.19
	Total	507,600						
41	106	12,690	574,711	0.47	0.65	627,003	0.87	1.21
42	107	12,690	596,242	0.51	0.71	646,620	0.88	1.22
43	108	12,690	618,211	0.56	0.78	666,604	0.89	1.24
44	109	12,690	640,552	0.60	0.83	686,895	0.90	1.25
45	110	12,690	663,211	0.64	0.89	707,431	0.91	1.26
	Total	571,050						
46	111	12,690	685,941	0.67	0.93	728,223	0.91	1.26
47	112	12,690	708,942	0.70	0.97	749,228	0.92	1.28
48	113	12,690	732,173	0.73	1.01	770,398	0.93	1.29
49	114	12,690	755,591	0.76	1.06	791,702	0.94	1.31
50	115	12,690	779,014	0.78	1.08	813,211	0.94	1.31
	Total	634,500						
51	116	12,690	802,876	0.81	1.13	834,855	0.95	1.32
52	117	12,690	826,801	0.83	1.15	856,761	0.95	1.32
53	118	12,690	851,130	0.84	1.17	878,947	0.96	1.33
54	119	12,690	877,008	0.87	1.21	900,604	0.96	1.33
55	120	12,690	912,840	0.92	1.28	912,840	0.92	1.28
	Total	697,950						

NOTES:

- (1) Unless otherwise indicated, the values shown above are not guaranteed. Non guaranteed values are based on the current dividend scale, as well as any other current factors, all of which cannot be guaranteed and are likely to be changed by MetLife Insurance Company USA over time. Your policy's actual non-guaranteed values and benefits will be more or less favorable than those shown.
- (2) Totals do not take into account that, because of inflation and interest, a dollar in the future may have less value than a dollar today.
- (3) This Supplemental Illustration is not valid unless accompanied by all pages and the Basic Illustration. Please refer to the Basic Illustration for policy guarantees and other important information.

**METLIFE INSURANCE COMPANY USA
WILMINGTON, DE**

Date Prepared: 07/06/2016 2:30:26 PM

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This illustration is not a contract and is not complete without all pages.



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Long Term Care Acceleration of Death Benefit Rider Example

Male Age 45, Preferred Nonsmoker

This information provides an example of how the rider works at various ages once a claim has been made and how a claim may impact a hypothetical policy. The purpose of this example is to help you understand how this rider works, not to project how it will perform on your particular policy. In many instances, the policy's values will not be accurate for future projections. You should consider requesting a quote before accelerating your death benefit.

For an additional cost, the Long Term Care Acceleration of Death Benefit Rider lets you¹ take up to 90% of the policy's death benefit if you become chronically ill and are receiving qualified long-term care services under a plan of care, all as defined in the rider.² Benefits are paid monthly up to policy maximums. Payment of benefits under the rider reduces the amount available as a death benefit.

So not only do you have the guaranteed death protection and cash accumulation of a MetLife Promise Whole Life policy, you also have the option to access that death benefit and get cash to help pay for any long-term care expenses you may incur someday.

In addition to the benefits listed above, the Long Term Care Acceleration of Death Benefit Rider:

- Doesn't require receipts before payment for services once you qualify for the benefit.
- Allows you to use the benefit payments for any purpose.

Further, while we are making Monthly LTC benefit payments, we will waive any premiums due under the Policy (which includes rider premiums) that are not already being waived, unless such premiums would be used to purchase additional insurance on the Insured.

The Details

Becoming Eligible

In order to be eligible for benefits, a physician must have certified, within the past 12 months, that you meet the following criteria:

You will be unable to perform, without substantial assistance from another person, at least two of the six Activities of Daily Living listed below for an expected period of at least 90 days due to loss of functional capacity, or that you require substantial supervision to protect you from threats to health and safety due to a severe cognitive impairment.

You must be receiving qualified long-term care services as prescribed by a physician for 90 days before a benefit will be paid. The 90 days does not need to be consecutive, but must be met within a 24 month period and it only needs to be satisfied once.

The Activities of Daily Living are defined as:

1. **Bathing:** Washing oneself by sponge bath, or in a tub or shower, including getting into or out of the tub or shower.
2. **Continence:** Ability to maintain control of bowel and bladder function; or, when not able to maintain control of bowel or bladder function, the ability to perform related personal hygiene (including caring for catheter or colostomy bag).
3. **Dressing:** Putting on and taking off all items of clothing and any required braces, fasteners, or artificial limbs.
4. **Eating:** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously.
5. **Toileting:** Getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene.
6. **Transferring:** Moving into or out of a bed, chair or wheelchair.

Accessing Your Benefit

Under the rider, you decide how much the benefit amount will be as long as it is at least \$500 and does not exceed the maximum monthly long-term care benefit amount that is allowed for your claim. You may change the amount requested, within the minimum

NOTES:

¹ The word "you" in this example refers to the situation where the owner and the insured are both the same person.

² Certain age and state availability restrictions may apply. The policyowner can accelerate the death benefit when the insured is eligible for benefits pursuant to the rider's terms and conditions. Descriptions of policy features and riders are only partial. Please see a specimen rider for additional details. For important tax information regarding the Long Term Care Acceleration of Death Benefit Rider please see the section of this illustration titled "A Word About Taxes."



Long Term Care Acceleration of Death Benefit Rider Example
Male Age 45, Preferred Nonsmoker

and maximum limits. ³ This benefit will be available as long as the rider has not terminated and the maximum lifetime benefit has not been exceeded.

Let's see how a client may use this benefit at various ages:

Below is an example of a male, age 45, with a MetLife Promise Whole Life policy on his own life with a \$1,000,000 death benefit with the Long Term Care Acceleration of Death Benefit Rider. He will be able to accelerate up to 90% of his policy's eligible death benefit (in general, the death benefit less any outstanding loans). This money can be used to help cover the costs of ongoing care associated with his long-term care needs or for other purposes.

The maximum lifetime benefit amount is 90% of the eligible death benefit or \$10 million, whichever is less. In the examples shown below, the client has requested a 50% acceleration of the maximum monthly benefit.

The following charts show how 12 months of benefit payments under the rider would work, and the impact the payments would have on the policy values.

MetLife Promise Whole Life — \$1,000,000 Face Amount (Guaranteed Values)		
Attained age at time of claim	If John starts receiving benefits at age 55 and receives benefits for 12 months	If John starts receiving benefits at age 85 and receives benefits for 12 months
Issue Date of Policy	January 1, 2016	
Total Death Benefit before claim	\$1,000,000	\$1,000,000
Total Cash Value before claim	\$134,000	\$737,000
Annual Guaranteed Premium before claim ⁴	\$20,910	\$20,910
Maximum Lifetime Benefit and Claim Information		
Maximum Lifetime Benefit Amount	\$900,000	\$900,000
Amount Policyholder will receive after 12 months of benefit payments	\$61,200	\$61,200
Impact to Policy Values after 12 months of benefit payments		
Total Death Benefit	\$938,800	\$938,800
Total Cash Value	\$125,799	\$691,896
Annual Premium being waived ⁵	\$19,633	\$19,633

MetLife Promise Whole Life — \$1,000,000 Face Amount (Non-guaranteed Values)		
Attained age at time of claim	If John starts receiving benefits at age 55 and receives benefits for 12 months	If John starts receiving benefits at age 85 and receives benefits for 12 months
Issue Date of Policy	January 1, 2016	
Total Death Benefit before claim ⁶	\$1,101,062	\$2,720,781
Total Cash Value before claim	\$174,597	\$2,144,496
Annual Non-Guaranteed Premium before claim	\$20,080	\$20,080
Maximum Lifetime Benefit and Claim Information		
Maximum Lifetime Benefit Amount	\$990,956	\$2,448,703
Amount Policyholder will receive after 12 months of benefit payments	\$61,200	\$61,200
Impact to Policy Values after 12 months of benefit payments		
Total Death Benefit	\$1,039,862	\$2,659,581
Total Cash Value	\$164,892	\$2,096,258
Annual Premium being waived ⁵	\$18,967	\$19,629

NOTES:

³ The maximum monthly allowed long-term care benefit amount is at least the minimum monthly benefit of \$500 and no more than the lesser of 1) the monthly equivalent of the IRS per diem dollar limit in effect for the month for which the benefit is paid; or 2) the greater of 2% of the net death benefit. The maximum monthly benefit will be calculated at the time of claim. The maximum monthly benefit for each claim will be reduced whenever a transaction, other than a payment of the monthly benefit, reduces the eligible proceeds. In addition, the maximum monthly benefit may change if the IRS changes the per diem limitation. The payment of a long-term care benefit reduces the amount available as a death benefit.

⁴ Premiums for the rider are not guaranteed. MetLife has the right to raise premiums on a class basis.

⁵ While we are making Monthly LTC benefit payments, we will waive any premiums due under the Policy (which includes rider premiums) that are not already being waived unless such premiums would be used to purchase additional insurance on the Insured.

⁶ Dividends, which are not guaranteed, have been used to purchase additional insurance. Other dividend options are available.

