

The MetLife Investors Fixed Annuity FA is a single premium deferred fixed annuity with a limited market value adjustment (MVA) that offers a choice of a guaranteed rate of interest for an initial guarantee period. This annuity is designed for long-term retirement savings and provides the opportunity to obtain a stream of payments for life.

You can lock in a guaranteed rate of interest for an initial guarantee period from the available choices.

1 year	3 years	5 years	7 years	10 years
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### RENEWAL CHOICES

When your guarantee period ends, you may renew your contract for an available guarantee period of your choice. Renewal rates will be set periodically.

MetLife Investors reserves the right to offer different guarantee periods. At the end of the guarantee period, there is a 30-day window in which to notify MetLife Investors and choose a new guarantee period. Otherwise, the contract will automatically renew for the 3-year guarantee period, unless otherwise notified.<sup>1</sup>

### ENHANCED RATE

For a single premium (or renewal amount) of \$25,000 or more, the initial (or renewal) interest rate will be 0.25% higher than the interest rate on a similar contract with a single premium (or renewal amount) less than \$25,000.

### PRINCIPAL GUARANTEE

Upon full withdrawal during the 30-day window following a guarantee period, the amount you receive is guaranteed not to be less than your premium payment, less any amounts previously withdrawn or applied to an annuity option, less taxes. In no event will the interest rate be less than the guaranteed minimum interest rate stated in the contract.

A Market Value Adjustment (MVA) will apply to all withdrawals in excess of the "free withdrawal amount" during the entire guarantee period and to annuitizations (except in each case during the 30 day period at the start of a renewal guarantee period). On full withdrawals or annuitizations, the MVA will never adjust the account value below the premium compounded at 3.00% annually (adjusted for prior withdrawals and taxes). Withdrawal charges, however, may reduce the account value below this amount. An MVA may not apply in all states. The MVA may be either positive or negative depending on the relationship between the current market interest rate and the interest rate in effect during your guarantee period. Generally, a decrease in market interest rates may result in a somewhat higher net amount payable to you on withdrawal; rising interest rates may result in a somewhat lower net payment to you. See your contract for details.

### TAX-DEFERRED EARNINGS\*

Federal and state income taxes are deferred on all interest earnings until withdrawn.

### INTEREST INCOME PROGRAM

#### Access to Your Money<sup>2</sup>

- **Withdrawal Amount:** Equal to the interest credited during the previous contract month.
- **Frequency:** Monthly.
- **Availability:** Immediately.

These withdrawals will not be subject to withdrawal charges or an MVA as long as they do not exceed the Free Withdrawal Amount discussed below. Program may be stopped and restarted at any time. Withdrawals reduce the account value and the value of the death benefit.

### FREE WITHDRAWALS (FREE OF WITHDRAWAL CHARGE AND MVA)

The following amounts may be withdrawn free of withdrawal charge and MVA:

- Each year after the first contract year: 10% of the account value (determined by using the previous contract anniversary value).
- During the 30-day window after the end of a guarantee period: up to the full account value.
- If an IRA, amounts you may be required to withdraw from this account after age 70½ under the IRS required minimum distribution rules (includes any free withdrawals already taken in current contract year).

### GUARANTEED LIFETIME PAYOUT OPTIONS

- **Life Income Annuity:** With or without guaranteed minimum period.
- **Joint and Last Survivor Annuity:** With or without guaranteed minimum period.

Annuitization of your account value will be subject to an MVA, provided that no adjustment will be made during the 30 day period after the start of a guarantee period subsequent to the initial guarantee period.

**Income Payments:** Income payments can start 13 months after the Issue Date and must start by the Maturity Date which is the contract anniversary after the later of the annuitant's 90<sup>th</sup> birthday or 10 years after issue.

**DEATH BENEFIT**

**Protection Features**

On death of the owner, full account value is payable to the beneficiary. Not subject to a withdrawal charge or MVA.

**SPECIAL WAIVERS OF CHARGES**

Withdrawal charges and MVA may be waived under certain limited conditions:

- Nursing Home Waiver
- Terminal Illness Waiver

Age and other restrictions apply. These special waivers may not be available in all states.

**CONTRACT TYPE**

**Contract Facts**

Single Premium Deferred Fixed Annuity

**CONTRACT MAXIMUMS AND MINIMUMS**  
(FOR QUALIFIED AND NON-QUALIFIED ACCOUNTS)

Maximum Issue Age: 90

Minimum Single Premium: \$5,000

Maximum Single Premium: \$1,000,000 (without prior company approval)

Minimum Account Balance After Withdrawal: \$5,000

Any withdrawal request that would reduce the account value below \$5,000 will be considered a request for a full withdrawal.

Maximum Annuitization Age: 90, or 10 years after issue, whichever is later.

**FEES AND CHARGES**

Initial Sales Charge: None

Declining Withdrawal Charge: Applies to amounts withdrawn in excess of the Free Withdrawal Amount during the entire length of each guarantee period.

Guarantee Period Selected	Declining Charge During Initial Period	Declining Charge During Renewal Period(s)
1 Year	7%	1%
3 Years	7, 6, 5%	3, 2, 1%
5 Years	7, 6, 5, 4, 3%	5, 4, 3, 2, 1%
7 Years	7, 6, 5, 4, 3, 2, 1%	5, 4, 3, 2, 1, 0, 0%
10 Years	7, 6, 5, 4, 3, 2, 1, 0, 0, 0%	5, 4, 3, 2, 1, 0, 0, 0, 0, 0%

Limited MVA: Applies to withdrawals in excess of the Free Withdrawal Amount during the entire length of each guarantee period.

Values: Your Account Value begins equal to your initial purchase payment and later equals all purchase payments plus accrued interest, less withdrawals and premium and other taxes. Your Cash Value equals your Account Value less applicable withdrawal and rider charges and increased or reduced by a market value adjustment, if any.

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

- 1 Alaska and New Jersey will automatically renew for a 1-year guarantee period with no surrender charge.
- 2 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.

MetLife Investors Fixed Annuities, like all annuities, are insurance products and are not insured by the FDIC, the NCUSIF or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All MetLife Investors Fixed Annuity product guarantees are made solely by the issuing insurance company. MetLife Investors single premium deferred fixed annuities may not be available in all states. Product guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

Withdrawals may be subject to withdrawal charges and market value adjustments (MVA). 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 reduce the account value and the value of the death benefit.

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Single premium deferred fixed annuities are issued by MetLife Investors Insurance Company on Policy Form Series 7210 (01/02), MetLife Investors USA Insurance Company on Policy Form Series 8210 (01/02), 5 Park Plaza, Suite 1900, Irvine, CA 92614 and in New York, only by First MetLife Investors Insurance Company on Policy Form Series 6210 (01/02), 200 Park Avenue, New York, NY 10166 (collectively and singly, MetLife Investors). September 2008



• 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