

ANNUITIES | FIXED

SINGLE PREMIUM IMMEDIATE ANNUITY

MetLife®



{ providing income

WHEN YOU NEED IT FOR
AS LONG AS YOU NEED IT }

ISSUED BY METLIFE INVESTORS USA INSURANCE COMPANY AND IN
NEW YORK, ONLY BY FIRST METLIFE INVESTORS INSURANCE COMPANY

INCOME **now** THAT CAN LAST A **lifetime**

With a Single Premium Immediate Annuity (SPIA)¹ from MetLife Investors,² you can feel secure knowing you have a consistent and stable income stream coming in! After you make one lump-sum payment, simply select the income payment option that's right for you. You can begin receiving income immediately or within 12 months from contract issue for a specified time period or for the rest of your life. The choice is up to you!

A SPIA OFFERS THESE ADVANTAGES:

- Stable income to help cover your regular living expenses
- Income regardless of market volatility (no investment risk)
- The availability of income payment options that you cannot outlive
- Convenience of having payments deposited directly into your checking or savings account
- Tax benefit on non-qualified funds

INCOME PAYMENT OPTIONS

A single premium immediate annuity offers a number of income payment options to suit your individual needs. Income payments can be paid on a monthly, quarterly, semi-annual or annual basis. Speak to your financial professional about which option is most appropriate for you.

LIFETIME INCOME ONLY

Provides the highest income payment amount, which is guaranteed to continue for as long as you live. You may want to consider the Lifetime Income Only option if you need to receive the maximum amount of income and do not plan on leaving money for a spouse or other beneficiary.

LIFETIME INCOME WITH A GUARANTEE PERIOD (5-30 Years)³

Income payments will continue for the rest of your life and at least for the guaranteed number of years specified. If you should die before the end of the guarantee period, your beneficiary will continue to receive income payments for the remaining guarantee period.

INCOME FOR A GUARANTEE PERIOD ONLY (5-30 Years)³

Income payments continue for the number of years you choose and then they stop. If you should die before the end of the guarantee period, your beneficiary will continue to receive income payments for the remaining guarantee period.

LIFETIME INCOME FOR TWO⁴

Income payments are guaranteed for the lifetime of two people, typically a husband and wife. After the death of one person, the survivor will continue to receive income payments for as long as he or she lives.

LIFETIME INCOME FOR TWO WITH A GUARANTEE PERIOD (5-30 Years)^{3,4}

Income payments are guaranteed for the lifetime of two people and at least for the guaranteed number of years. If both should die before the end of the guarantee period, the beneficiary will continue to receive full income payments for the remaining guarantee period.

ABOUT THE SINGLE PREMIUM IMMEDIATE ANNUITY¹

MINIMUM PURCHASE PAYMENT

\$5,000

MAXIMUM PURCHASE PAYMENT

\$1 million (without prior approval)

MINIMUM INCOME AMOUNT

\$100 per payment

FREQUENCY

Monthly, Quarterly, Semi-annually, Annually

MINIMUM CONTRACT ISSUE AGE

5 years old – Annuitant (if different than the Owner)

21 years old – Owner

MAXIMUM CONTRACT ISSUE AGE

90 years old

PAYOUT OPTIONS

Lifetime Income Only

Lifetime Income with a Guarantee Period (5-30 years)³

Income for a Guarantee Period Only (5-30)³

Lifetime Income for Two⁴

Lifetime Income for Two with a Guarantee Period (5-30 years)^{3,4}

CHARGES AND FEES

None

QUOTE/RATE LOCK GUARANTEE

SPIA quotes are valid for 14 days.

1 Product availability and features may vary by state.

2 In this brochure MetLife Investors USA Insurance Company and First MetLife Investors Insurance Company will be referred to as MetLife Investors.

3 Availability of some guarantee periods may be limited due to IRS regulations, administrative considerations or at MetLife Investors sole discretion.

4 Offered with 100%, 75%, 66% or 50% benefit continuation options, if qualified, may be limited due to IRS regulations. Benefit reduction may be upon the death of the primary annuitant or either annuitant (i.e. upon the first death). The option is chosen at contract issue.

MetLife Investors... A Name You Know and Trust

Today MetLife⁵ is one of the most trusted names — and well-respected brands — in the world.

- Over 70 million customers worldwide⁶ and 88 of the nation's top one hundred FORTUNE 500^{®7} companies trust MetLife to provide the financial tools and protection they need to live life to the fullest.

- MetLife Investors USA Insurance Company Ratings as of 03/07

A+ (Superior) by A.M. Best financial strength rating
(2nd of 16 ratings)

AA (Very Strong) by Standard & Poor's financial strength rating
(3rd of 21 ratings)

AA (Very Strong) by Fitch Ratings financial strength rating
(3rd of 24 ratings)

Aa2 (Excellent) by Moody's Investors Services, Inc. financial strength rating (3rd of 21 ratings)

- First MetLife Investors Insurance Company Ratings as of 03/07

A+ (Superior) by A.M. Best financial strength rating (2nd of 16 ratings)

AA (Very Strong) by Standard & Poor's financial strength rating
(3rd of 21 ratings)

Ratings apply to claims-paying ability.

5 Metropolitan Life Insurance Company and its affiliates

6 June 2006

7 FORTUNE 500[®], April 2006. FORTUNE 500[®] is a registered trademark of FORTUNE[®] magazine, a division of Time, Inc.

Product availability and features may vary by state.

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. The payment of principal and interest, therefore, depends solely on the issuing insurance company's claims-paying ability and financial strength.

Like most annuity contracts, MetLife Investors annuities have limitations, exclusions, termination provisions and terms for keeping them in force. Please contact your financial professional for complete details.

The tax effects suggested in this brochure reflect our current understanding of Federal tax laws and relate to tax information of a generalized nature. Tax laws are subject to differing interpretations and are subject to change.

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.

The Single Premium Immediate Annuity is issued by MetLife Investors USA Insurance Company on Policy Form Series MLIU-SPIA (07/06) and in New York, only by First MetLife Investors Insurance Company on Policy Form Series FMLI-SPIA (07/06) (collectively and singly, MetLife Investors). May 2007

- 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

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