

Variable Annuity Market Timing 403(b) - Sample Letter

Metropolitan Life Insurance Company
501 Boylston Street, Boston, MA 02116-3700
Tel: 617-578-2375 Fax: 617-578-5547

David M. Dobro
Assistant Vice President & Actuary
IB Product Management

December 13, 2006

David J. Dxxxxx
xxxxxxxxxx
xxx xx 99999

Re: Plan No. 999999999 Participant ID. 999999

Dear Mr. Dxxxxx,

Thank you for choosing MetLife (the "Company") to help you build a financially secure future. In order to protect the interests of all of our customers, we monitor fund transfer activity to try to make sure that this activity does not adversely affect the ability of our investment managers to manage these funds for the benefit of our clients. As a result of this monitoring, using the criteria described later in this letter, we are requiring that you change the way that you communicate to us with respect to fund transfer requests into or out of funds available in the above-referenced certificate. Effective ____ (Date), if you wish to make a transfer into or out of a fund, you can only do so by submitting a written request with an original signature to our Service Provider at

MetLife c/o FASCore, LLC
PO Box 173768
Denver, CO 80217-3768

This procedure will be in effect for six months, through ____ (Date). During this six month period, if you make any fund transfer requests by any method other than a written request with an original signature, the requests will not be processed. We will not be able to accept written transfer requests via fax or with copied signatures. During this six month period, you will be unable to make fund transfer requests using the Retirement SavingsLink, Client Service, or voice response system. During this period, if you need to make account changes other than fund transfers, please call our customer service representatives at 1-800-543-2520 and they will be happy to assist you.

If your written transfer request is received in good order prior to the close of the NYSE (generally 4:00 PM ET) on a given business day, it will be processed effective on that same business day. Otherwise, all such requests received in good order will be processed on the next business day.

In monitoring fund transfer activity, the Company uses objective criteria to determine whether these written request fund transfer procedures will apply to each of its variable contracts. These criteria are applied separately to fund transfer activity involving international funds, small cap funds, and high yield funds. If the criteria are met for any one of these fund categories, the requirement that fund transfer requests be in writing with an original signature will be implemented for all funds. The criteria used to determine if a certificate is subject to this requirement are as follows:

- 1) A certificate has had 6 or more fund transfers during a 12 month period that moved money into or out of funds in the specified fund category (international, small cap or high yield)

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2) A certificate has had fund transfers during a 12 month period that cumulatively moved money into or out of funds in the specified fund category (international, small cap or high yield) that equaled or exceeded the total amount of money in the certificate

3) A certificate has had 2 or more short roundtrips during a 12 month period involving funds in the specified fund category (international, small cap or high yield), where a short roundtrip is defined as a transfer into or out of a particular fund followed by a transfer 7 calendar days or less later out of or into the same fund.

An international fund, small cap fund or high yield fund is defined as any investment option which invests substantially in either international, small cap or high yield securities. A list of the investment options available in your certificate that currently meet this definition is set forth below

American Funds Global Small Capitalization
BlackRock Strategic Value
FI International Stock
Franklin Templeton Small Cap Growth
Harris Oakmark International
Loomis Sayles Small Cap
Lord Abbett Bond Debenture
Met/AIM Small Cap Growth
MFS Research International
Morgan Stanley EAFE Index
Oppenheimer Global Equity
Russell 2000 Index
Western Asset Management Strategic Bond Opportunities
T. Rowe Price Small Cap Growth

Please note that although the above criteria reflect the standards that the Company currently uses to protect our customers, the Company reserves the right to change these standards if it believes such a change would be in our customers' best interests.

As noted above, the written transfer request requirement will be in place for a six month period. At the end of the six month period, you will be able to make transfer requests into and out of the funds in your certificate in the same manner that you could before receiving this letter. However, if your certificate is identified a second time as having transfer activity that meet the criteria described above, the written transfer request requirement will be reinstituted for your certificate and will apply to your certificate **permanently** rather than for just a six month period.

Your business is important to us, so if you have any questions concerning these new procedures, feel free to contact me at 617-578-2289 or contact your financial representative.

Sincerely,

David Dobro

cc. Daniel J. Desjardins
Timothy L. Thompson

Variable Annuity Market Timing 401 - Sample Letter

Metropolitan Life Insurance Company
501 Boylston Street, Boston, MA 02116-3700
Tel: 617-578-2375 Fax: 617-578-5547

David M. Dobro
Assistant Vice President & Actuary
IB Product Management

December 13, 2006

David J. Dxxxxx
xxxxxxxxxx
xxx xx 99999

Re: Plan No: 999999999
Participant ID: 999999

Dear Mr. Dxxxxx,

Thank you for choosing MetLife (the "Company") to help you build a financially secure future. In order to protect the interests of all of our customers, we monitor fund transfer activity to try to make sure that this activity does not adversely affect the ability of our investment managers to manage these funds for the benefit of our clients. As a result of this monitoring, using the criteria described later in this letter, we are requiring that you change the way that you communicate to us with respect to fund transfer requests into or out of funds available in the above-referenced Plan Number (Note: your Plan Participant ID is also referenced above and appears on your quarterly account statement). Effective ____ (Date), if you wish to make a transfer into or out of a fund, you can only do so by submitting a written request with an original signature to our Service Provider at

MetLife c/o FASCore, LLC
PO Box 173768
Denver, CO 80217-3768

This procedure will be in effect for six months, through ____ (Date). During this six month period, if you make any fund transfer requests by any method other than a written request with an original signature, the requests will not be processed. We will not be able to accept written transfer requests via fax or with copied signatures. During this six month period, you will be unable to make fund transfer requests using the Retirement SavingsLink, Client Service, or voice response system. During this period, if you need to make account changes other than fund transfers, please call our customer service representatives at 1-800-543-2520 and they will be happy to assist you.

If your written transfer request is received in good order prior to the close of the NYSE (generally 4:00 PM ET) on a given business day, it will be processed effective on that same business day. Otherwise, all such requests received after the close of the NYSE will be processed on the next business day.

In monitoring fund transfer activity, the Company uses objective criteria to determine whether these written request fund transfer procedures will apply to each of its contracts. These criteria are applied separately to fund transfer activity involving international funds, small cap funds, and high yield funds. If the criteria are met for any one of these fund categories, the requirement that fund transfer requests be in writing with an original signature will be implemented for all funds. The criteria used to determine if a participant is subject to this requirement are as follows:

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- 1) A participant has had 6 or more fund transfers during a 12 month period that moved money into or out of funds in the specified fund category (international, small cap or high yield)
- 2) A participant has had fund transfers during a 12 month period that cumulatively moved money into or out of funds in the specified fund category (international, small cap or high yield) that equaled or exceeded the total value of the participant's balance in the Plan variable contract.
- 3) A participant has had 2 or more short roundtrips during a 12 month period involving funds in the specified fund category (international, small cap or high yield), where a short roundtrip is defined as a transfer into or out of a particular fund followed by a transfer 7 calendar days or less later out of or into the same fund.

An international fund, small cap fund or high yield fund is defined as any investment option which invests substantially in either international, small cap or high yield securities. A list of the investment options available in your Plan's variable contract that currently meet this definition is set forth below.

American Funds Global Small Capitalization
BlackRock Strategic Value
FI International Stock
Franklin Templeton Small Cap Growth
Harris Oakmark International
Loomis Sayles Small Cap
Lord Abbett Bond Debenture
Met/AIM Small Cap Growth
MFS Research International
Morgan Stanley EAFE Index
Oppenheimer Global Equity
Russell 2000 Index
Western Asset Management Strategic Bond Opportunities
T. Rowe Price Small Cap Growth

Please note that although the above criteria reflect the standards that the Company currently uses to protect our customers, the Company reserves the right to change these standards if it believes such a change would be in our customers' best interests.

As noted above, the written transfer request requirement will be in place for a six month period. At the end of the six month period, you will be able to make transfer requests into and out of the funds in your Plan's variable contract in the same manner that you could before receiving this letter. However, if your transfer activity is identified a second time as having met the criteria described above, the written transfer request requirement will be reinstituted for your account and will apply to your account **permanently** rather than for just a six month period.

Your business is important to us, so if you have any questions concerning these new procedures, feel free to contact me at 617-578-2375 or contact your financial representative.

Sincerely,

David Dobro

dd. Daniel J. Desjardins
Timothy L. Thompson