

Great News On TL&A Life Products



MetLife®

MetLife Investors is extending the sale of the following Travelers Life & Annuity life insurance products for an additional 60 days:

Previous plans to sunset the products effective December 31, 2005 have been delayed to ensure a smooth transition to the new 2006 Series Contract.

Life applications for these products must be dated on or before February 28, 2006 and received in good order in the home office by March 15, 2006 to qualify for this extension. This extension does not impact those states where the new products are launched on or after January 2, 2006. TL&A products in these states will be sunset as previously announced (60 days from date of new product launch).

Compensation on these products will continue to be payable according to the terms of the existing TL&A contract.

Two changes impacting the sale of the existing TL&A life products are also being implemented.

- First, the TL&A Table Shaving program will be eliminated for all life applications dated on or after January 15, 2006. Only formal applications signed (dated) prior to January 15, 2006 and received in good order by January 31, 2006 will qualify for Table Shaving.
- Second, the capacity surcharge is being eliminated for retention of face amounts below \$15 million for both TL&A and MetLife products.

- MVP
- Bonus Life
- Special T Term
- All TSL (Travelers Survivorship Life)

The automatic binding limits for both MetLife and TL&A remain unchanged at \$50 million for MetLife products and \$30 million for TL&A. Jumbo limits also remain the same at \$65 million for both MetLife & TL&A products. These amounts vary by age and risk class. Through a combination of facultative reinsurance and retention MetLife & TL&A will attempt to provide full coverage. Retention above \$15 million, regardless of the underwriting class, may be subject to the capacity surcharge. There is no surcharge on amounts that are facultatively reinsured. The capacity surcharge applicable under the Enterprise Foreign Travel program remains unchanged.

MetLife continues to evaluate its products, underwriting programs and its reinsurance agreements. We will communicate any additional changes in programs affected by reinsurance agreement modifications as quickly as possible.

For more information, contact your Sales Desk or your Underwriter. ■

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.

There are more risks associated with investing in [non-U.S. companies, high yield bonds, emerging markets, aggressive growth stocks, specialty funds and small and mid cap stocks] which are more fully explained in the prospectuses.

Life insurance is issued by The Travelers Insurance Company, or The Travelers Life and Annuity Company, One Cityplace, Hartford, CT 06103-3415, depending on the jurisdiction. The issuing company will be reflected on the contract. In New York, contracts are issued by The Travelers Insurance Company. Travelers Distribution LLC. is the principal underwriter for the variable products. Guarantees are backed by the claims paying ability of the issuing company.

Neither Travelers Life & Annuity nor its representatives are qualified to offer tax, legal, or financial advice. Any decisions whether to implement these ideas should be made by the client in consultation with professional tax and legal counsel or qualified advisor.

Life insurance is medically underwritten, so all candidates should be in reasonably good health. Your client should not cancel their current coverage until their new coverage is in force. Surrender charges may require an examination. Surrenders may be taxable. Your clients should consult their own tax advisors regarding tax liability on surrenders.

Variable universal life insurance (VUL) is underwritten by MetLife Investors Insurance Company on Policy Form Series CLP001 and CP002 and MetLife Investors Insurance Company of California on Policy Form Series CCP00104 and CCP00204. Guarantee Advantage Universal Life (GAUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-30-04 and, in New York, only by Metropolitan Life Insurance Company, New York, 200 Park Avenue, New York, NY 10166 on Policy Form Series 1E-30-04-NY. Legacy Advantage Survivorship Universal Life (LASUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-32-05 and, in New York, only by Metropolitan Life Insurance Company on Policy Form Series 1E-32-05-NY. Universal Advantage Universal Life (UAUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-31-05 and, in New York, only by Metropolitan Life Insurance Company on Policy Form Series 1E-31-05-NY. Corporate owned life insurance (COLI) is issued by New England Life Insurance Company on Policy Form Series NEV-14. All guarantees are based on the claims paying ability of the issuing insurance company. Products are distributed by MetLife Investors Distribution Company (MetLife Investors), 5 Park Plaza, Suite 1900, Irvine, CA 92614. December 2005.

Prospectuses for variable life insurance issued and/or distributed by a MetLife Investors insurance company, and for the investment portfolios offered thereunder, are available from MetLife Investors. The prospectuses contain information about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying fund choices. Clients should read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

MetLife Investors variable life insurance has limitations. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations so that, when withdrawn or annuitized, it may be worth more or less than its original value. All product guarantees are based on the claims-paying ability of the issuing insurance company.

The Travelers Insurance Company and The Travelers Life and Annuity company are affiliates of MetLife.

• Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency
• Not Insured By Any Bank Or Credit Union • May Go Down In Value

have you met life today?®

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