

## MetLife Historical Credited Dividend Interest Rates

Year and (Illus. Rate%)	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
(Illus. Rate%)	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	
1978 (5.65%)	5.65	6.20	6.20	6.60	6.60	6.60	7.30	8.05	8.05	9.00	9.00	9.20	9.20	8.65	8.10	7.55	7.55	7.30	7.10	7.10	7.10	7.10	7.10	7.10	6.85	6.60	6.60	6.60	6.60	6.60	6.10		
1979 (5.65%)		6.35	6.35	6.80	6.80	6.80	7.30	8.05	8.05	9.00	9.00	9.20	9.20	8.65	8.10	7.55	7.55	7.30	7.10	7.10	7.10	7.10	7.10	7.10	6.85	6.60	6.60	6.60	6.60	6.60	6.10		
1980 (6.35%)			6.35	6.80	6.80	6.80	7.30	8.05	8.05	9.00	9.00	9.20	9.20	8.65	8.10	7.55	7.55	7.30	7.10	7.10	7.10	7.10	7.10	7.10	6.85	6.60	6.60	6.60	6.60	6.60	6.10		
1981 (6.50%)				7.00	7.00	7.00	7.30	8.05	8.05	9.00	9.00	9.20	9.20	8.65	8.10	7.55	7.55	7.30	7.10	7.10	7.10	7.10	7.10	7.10	6.85	6.60	6.60	6.60	6.60	6.60	6.10		
1982 (7.20%)					7.20	8.55	9.50	10.00	10.00	10.00	10.00	10.00	10.00	9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.10		
1983 (8.55%)						8.55	9.50	10.00	10.00	10.00	10.00	10.00	10.00	9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1984 (8.55%)							9.50	10.00	10.00	10.00	10.00	10.00	10.00	9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1985 (9.50%)								10.00	10.00	10.00	10.00	10.00	10.00	9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1986 (10.0%)									10.00	10.00	10.00	10.00	10.00	9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1987 (10.0%)										10.00	10.00	10.00	10.00	9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1988 (10.0%)											10.00	10.00	10.00	9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1989 (10.0%)												10.00	10.00	9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1990 (10.0%)													10.00	9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1991 (10.0%)														9.45	8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1992 (9.45%)															8.80	8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1993 (8.80%)																8.25	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1994 (8.25%)																	8.25	8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1995 (8.25%)																		8.00	7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1996 (8.00%)																			7.60	7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1997 (7.60%)																				7.60	7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1998 (7.60%)																					7.60	7.60	7.60	7.10	6.60	6.60	6.60	6.60	6.60	6.60	6.10		
1999 (7.60%)																						7.60	7.60	7.35	7.10	6.60	6.60	6.60	6.60	6.60	6.10		
2000 (7.60%)																							7.60	7.35	7.10	6.60	6.60	6.60	6.60	6.60	6.10		
2001 (7.60%)																								7.35	7.10	6.60	6.60	6.25	6.25	6.25	6.00	5.50	
2002 (7.35%)																									7.10	6.60	6.60	6.25	6.25	6.25	6.00	5.50	
2003 (7.1%)																										6.60	6.60	6.25	6.25	6.25	6.00	5.50	
2004 (6.6%)																											6.60	6.25	6.25	6.25	6.00	5.50	
2005 (6.6%)																												6.25	6.25	6.25	6.00	5.50	
2006 (6.25%)																														6.25	6.00	5.50	
2007 (6.25%)																															6.25	6.00	5.50
2008 (6.25%)																																6.25*	5.75*
2009 (6.25%)																																6.25*	5.75*
2010 (5.75%)																																	5.75

The column on the left, under the heading of Year and Illustrative Rate%, shows the Illustrative rate for the year the policy was issued. Follow across the row (left to right) for the amount that was actually credited to the policy. For instance, a policy issued in 1978 had an illustrative rate of 5.65%, which continued through 1979, increased to 6.20% in 1980, and then increased to 6.60% for 1982,1983,1984, etc.

Closed Block business is any contract issued prior to April 20 2000. Dividend crediting rate between Closed Block and Open Block may vary from year to year.

\* Policies issued in 2008 have one of two differing dividend rates: 2001 CSO policies receive a dividend crediting rate of 5.75%. 1980 CSO Policies received a dividend of 5.50%.

Please Note:

Dividends are not guaranteed. Past experience is no indication of future results.

Dividends are based on the company's experience in three areas: investment earnings, mortality experience and expenses.

The dividend interest rate represents the investment earnings component of dividends.