

ANNUITY REPLACEMENT & TRANSFER DISCLOSURE FORM

Producer Instructions: Complete this form when funding an Annuity Contract (new or existing) with proceeds from a Life Insurance Policy, Annuity Contract or Mutual Funds. A separate form is required for each source of funds used to purchase the annuity except when multiple mutual funds are being transferred into the annuity. This form requires information from both the Customer and Producer.

Customer Information — Making an Informed Decision: If you are thinking about buying a new annuity contract and discontinuing or reducing the value in your current life insurance policy, annuity contract or mutual fund, you should make a careful comparison of the features, benefits and costs of all products. Be sure to review the prospectus for any variable annuity you are purchasing for complete information regarding sales and other charges, fees and expenses, and annuity classes. If you are purchasing this annuity to fund a tax qualified arrangement, there is no additional tax deferral benefit obtained by funding the tax qualified arrangement with an annuity. Therefore, there should be reasons other than tax deferral for purchasing this annuity. **Make sure you fully understand the advantages and disadvantages of the transaction before you make any investment decision.**

Please Provide Details of the Annuity Contract accepting the money:

Owner Name: _____ Owner Social Security Number: _____

Company Name: _____ Product Name: _____

Product Type: Fixed Variable Equity Indexed Class: _____ Bonus: Yes No

Number of years your new contract is subject to Withdrawal Charges*: _____ Starting at _____ % in 1st year.

*If your initial purchase is proceeds from a variable annuity issued by a MetLife Company and is going to fund a new variable annuity issued by a MetLife Company, it may not be subject to this withdrawal charge. However, subsequent purchase payments will be subject to this withdrawal charge. Please refer to the prospectus for more details.

New Withdrawal Charge Period. This new contract may impose a withdrawal charge. Depending on the proposed product, withdrawal charges are calculated based on either the date of issue or the date of each purchase payment. Carefully review both your existing contract and the prospectus for detailed information regarding the withdrawal charge provisions of each contract. (If the Bonus Class is chosen, ensure that the Bonus Disclosure Form is submitted.)

ANNUITY TO ANNUITY TRANSACTIONS — Provide Details of the Existing Annuity Contract:

Yes No Is this an Internal Replacement?

Yes No Was the existing Annuity Contract listed below purchased through your current Representative?

Company Name: _____ Product Type: Fixed Variable Equity Indexed Issue Date: ___ / ___ / ___

Withdrawal Charge: \$ _____ Transfer Amount: \$ _____ Death Benefit: \$ _____

I understand that I may incur a withdrawal charge as a result of transferring to a new annuity product.

For Fixed Annuity to Fixed Annuity transactions only: Is the current interest rate for your existing contract higher than the interest rate for the proposed contract?

Yes No If "Yes" full details and an explanation for the transaction must be provided in the Representative's Statement Section on page 3.

For Variable Annuity to Variable Annuity transactions only: Are the current annuity charges (separate account charges, mortality & expense, administrative, riders) for your existing contract lower than the annuity charges for the proposed contract?

Yes No If "Yes" full details and an explanation for the transaction must be provided in the Representative's Statement Section on page 3.

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(Continuation of Annuity to Annuity Transactions)

Yes **No** Are there any benefits, guarantees or riders (such as death, living or other contractual benefits) with your existing contract, which you are aware of or your representative has informed you of, that you will lose by purchasing the proposed contract, or are there any product enhancements or improvements you would benefit from by purchasing the proposed contract? If "Yes," your representative must identify what is being lost and gained, how you will benefit, and why this is suitable.

Yes **No** Have you had any other Deferred Variable Annuity replacements within the preceding 36 months? If "Yes," your representative must explain why the current exchange is appropriate given the other identified exchange(s).

For Equity Indexed Annuity to Equity Indexed Annuity transactions only: Is the current Participation Rate or Benefit Cap Rate for your existing contract higher than the Participation Rate or Benefit Cap Rate for the proposed contract?

Yes **No** If "Yes," full details and an explanation for the transaction must be provided in the Representative's Statement section on page 3.

Is the Yield Spread or Asset Fee for your existing contract lower than the Yield Spread or Asset Fee for the proposed contract?

Yes **No** If "Yes," full details and an explanation for the transaction must be provided in the Representative's Statement section on page 3.

For all Annuity to Annuity transactions:

Recapture of Prior Bonus Payment: Any bonus amount paid on your existing annuity contract may be subject to recapture, meaning recalled by the issuer in part or in full. Please review your existing contract for details.

Loss of Existing Death Benefit: The current guaranteed death benefit, if applicable, in your existing contract may be higher than (1) the amount being transferred, and (2) any death benefit that may be available in the proposed contract.

Loss of Guarantees: Guarantees currently held on your existing annuity (income riders, withdrawal benefit riders, death benefits, etc.) may be lost as a result of replacing your existing annuity, and those guarantees may not be available in the proposed annuity.

Loss of Potential Interest: When replacing Equity Indexed Annuities, any interest not yet credited or fully vested to your existing contract, including interest credits tied to an index, may be forfeited in part or in full. Please review your existing contract for details.

For Deferred Annuities in the annuitization phase or Immediate Annuities being commuted only: Features, benefits, income payments and guarantees on your existing contract may be forfeited. Please review your existing contract for details.

LIFE INSURANCE TO ANNUITY TRANSACTIONS — Provide Details of the Existing Life Insurance Policy:

Yes **No** Is this an Internal Replacement?

Yes **No** Was the existing Life Insurance Policy listed below purchased through your current Representative?

Company Name: _____ **Product Type:** **Fixed** **Variable** **Endowment** **Issue Date:** ____ / ____ / ____

Withdrawal Charge: \$ _____ **Transfer Amount:** \$ _____ **Death Benefit:** \$ _____

Loss of Existing Death Benefit. The current death benefit in your existing life insurance policy may be higher than (1) the amount being transferred, and (2) the initial death benefit in the proposed contract.

I understand that, in addition to surrender charges, I may have paid sales and premium tax charges on my existing policy.

Loss of Tax Benefits and Liquidity. Benefits paid as a result of the death of the owner/annuitant under the proposed contract generally do not pass to the beneficiary on a Federal income tax-free basis. Withdrawals from an annuity are generally subject to ordinary income tax, including a Federal penalty tax if the owner is under age 59½. Unless the policy is a modified endowment contract, loans from a life insurance policy are generally tax free and withdrawals are generally treated first as a return of basis.

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MUTUAL FUND TO ANNUITY TRANSACTIONS — Provide Details of the Existing Mutual Fund(s)*:

Yes No Were any of the existing Mutual Funds listed below purchased through your current Representative?
(If funds have been held in mutual funds within the past six months, an ARD Form is required.)

Company & Fund Name	Purchase Date	Share Class	Withdrawal Charge (CDSC)	Transfer Amount
(1) _____	____/____/____	_____	\$ _____	\$ _____
(2) _____	____/____/____	_____	\$ _____	\$ _____
(3) _____	____/____/____	_____	\$ _____	\$ _____
(4) _____	____/____/____	_____	\$ _____	\$ _____
(5) _____	____/____/____	_____	\$ _____	\$ _____
(6) _____	____/____/____	_____	\$ _____	\$ _____
(7) _____	____/____/____	_____	\$ _____	\$ _____
(8) _____	____/____/____	_____	\$ _____	\$ _____
(9) _____	____/____/____	_____	\$ _____	\$ _____
(10) _____	____/____/____	_____	\$ _____	\$ _____

(*If more than ten funds, please attach a separate page.)

Loss of Liquidity. An annuity contract is generally a long-term investment designed to help accumulate retirement assets. Withdrawals are generally subject to a declining withdrawal charge and withdrawals prior to age 59 ½ are subject to a 10% federal tax penalty. Carefully review the annuity contract and/or prospectus for information regarding the withdrawal charge period for your contract. Consult your tax advisor for information regarding the taxation of annuity contracts.

Contract Charges and Expenses. Generally, an annuity contract may have higher annual expenses due to the death benefit guarantee, income payout guarantee, and other insurance-related expenses. You should also compare the charges of the mutual funds available in the annuity to the charges, including withdrawal charges, in your existing mutual funds. Please consult the prospectus for details.

Tax Liability. A non-qualified transfer of assets from a mutual fund to an annuity is not tax-deferred and you may be subject to a current tax liability upon effecting this transfer. Currently, ordinary federal income tax rates apply to withdrawals from an annuity while amounts from mutual funds may be dividend income, capital gain income, or ordinary income, all taxed at varying rates, some of which are more favorable than ordinary income tax rates. Consult your tax advisor to determine which investment vehicle is most tax-efficient for you and to discuss the tax consequences of the proposed transaction.

REPRESENTATIVE'S STATEMENT — Please read instructions and complete for all transactions:

Explain why the proposed product is more advantageous for the customer than keeping the existing product(s) intact. Please address such factors as charges and fees, (including sub account money manager fees, rider fees, and mortality and expense fees, withdrawal/surrender charges on the product funding the proposed contract (if any), and the withdrawal/surrender charge schedule (amount and time-frame) for the proposed product), customer needs and specific product features available in the proposed product that make the transaction as a whole suitable for this client. In addition, you must address all "Yes" answers indicated on this form.

By signing below, I acknowledge that I have read and understand the information above, that I am aware of all sales charges associated with the proposed transaction, and that all charges, fees and expenses of the product I am purchasing have been explained to me. My representative has explained the advantages and disadvantages of this transaction, and I understand the information presented. I have reviewed this information, including the explanation of why the proposed product has been proposed, and I agree that the proposed product better meets my needs and financial objectives. I further acknowledge that the information I have provided regarding my existing product(s) is accurate to the best of my knowledge. Finally, I acknowledge that my representative may receive a commission and that this exchange/transfer may result in tax consequences to me.

_____ Print Owner Name	_____ Owner Signature	_____ Date (MM/DD/YY)
_____ Print Representative Name	_____ Representative Signature	_____ Date (MM/DD/YY)
_____ Print Manager Name	_____ Manager Signature	_____ Date (MM/DD/YY)

Note: This form is not a substitute for the State replacement requirements and must be used in addition to those forms and duties. Please make sure that this form is submitted with the new business paperwork.

INSTRUCTIONS FOR COMPLETING THE "ANNUITY REPLACEMENT & TRANSFER DISCLOSURE FORM"

Complete this form when funding an Annuity Contract (new or existing) with proceeds from a Life Insurance Policy, Annuity Contract or Mutual Funds. This will include those situations in which an annuity contract is funded with money taken from an existing annuity, life policy or mutual fund by way of full or partial surrender, loan or dividend withdrawal. In addition, the "Annuity Replacement & Transfer Disclosure Form" is required for both internal and external transactions.

A separate form is required for each transfer used to purchase the annuity except when multiple mutual funds are being transferred into the proposed annuity.

General Instructions

- (1) The "Annuity Replacement & Transfer Disclosure Form" should be clearly hand-written or typed. Illegible forms may delay the processing of your new business application. Ensure that every field is completed on the form.
 - (2) Fill out the form completely. If additional space is needed, attach another form and/or a separate sheet of paper signed by the client.
 - (3) Make sure that you, your manager and your customer sign the form.
 - (4) A copy of the form and any additional documentation should be attached to the new business application and given to your manager. Your manager needs to sign the form as well.
 - (5) In order to complete the "Annuity Replacement & Transfer Disclosure Form" quickly and easily, we suggest you have the following items on hand:
 - New business application and prospectus for the proposed MetLife contract.
 - Information concerning the policy(ies) and/or contacts to be replaced.
 - Sales illustrations for the proposed contract and for the existing policy(ies) and/or contracts, if available.
 - Replacement disclosure forms, as required by state law.
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Completing the Form

This form requires information from the customer and producer to complete. Ensure that the information is accurate regarding both the proposed and existing product. Inaccurate information may cause delay and/or rejection of the sale.

I. Details of the Proposed Annuity Contract

The required fields in this section regarding the Proposed Annuity Contract include:

- **Company Name** (Indicate the proposed company's name, i.e. MetLife)
- **Product Name** (Indicate the proposed product's name)
- **Product Type** (Indicate whether the proposed product is a Variable, Fixed or an Equity Indexed product)
- **Class** (Indicate the class share of the proposed product)
- **Bonus** (Indicate whether the client will receive a bonus on the purchase of the new product)
- **New Withdrawal Charge Period** (Indicate **(1)** the number of years the client will be subject to a withdrawal charge AND **(2)** the percentage of the withdrawal charge in year 1.)

II. Determine what type of transaction is involved:

- (1) **Annuity to Annuity transaction**
- (2) **Life Insurance to Annuity transaction**
- (3) **Mutual Fund to Annuity transaction**

Once the transaction type has been determined, the appropriate section pertaining to this type of transaction must be completed.

(1) **Annuity to Annuity Transactions**

The required fields in this section regarding the Existing Annuity Contract include:

- ***Internal Replacement? (Yes/No)** Indicate whether the proposed transaction is an internal replacement transaction for state replacement purposes. Internal replacement is defined as any replacement between MetLife affiliates. (i.e. New England Financial [NEF] to MetLife or MetLife to MetLife) (Exception: If the client resides in South Carolina, Virginia, Kansas or California, an internal replacement is only within the same affiliate. [i.e. NEF to NEF] For these four states, affiliate to affiliate transfers are considered external replacements.)
- Indicate whether the existing annuity contract has been part of another deferred variable annuity replacement within the preceding 36 months.
- **Company Name** (Indicate the existing company's name.)
- **Product Type** (Indicate whether the existing product is a Variable, Fixed or Equity Indexed product.)
- **Issue Date** (Indicate the approximate issue date of the existing product.)
- **Withdrawal Charge** (If a withdrawal charge is incurred on the replacement of the existing contract, the client must indicate the approximate dollar amount of the withdrawal charge. If no withdrawal charge is incurred, you must indicate \$0 or no charge.)
- **Transfer Amount** (Indicate the approximate transfer amount of this transaction.)
- **Death Benefit** (Indicate the approximate death benefit amount on the existing annuity.)

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Additional Questions

- **Indicate whether the existing annuity contract was purchased from the Current Representative.** (Yes/No)
- For **Fixed Annuity to Fixed Annuity transactions**, the client must answer the interest rate question.
- For **Variable Annuity to Variable Annuity transactions**, the client must answer the question regarding annuity charges. The annuity charges include the separate account charge, mortality & expenses risk charge, administrative fees and the fees for any riders chosen. (Do not include 12b-1 fees, other management fees or fees for investment choices.) The Total annuity charges for the existing contract can be obtained from the client, the client's annuity contract or the existing carrier. The annuity charges for the proposed contract can be obtained from the current prospectus or other authorized source such as the Client Brochure.
- For **Deferred Variable Annuity to Deferred Variable Annuity exchanges**, indicate whether the client will lose any benefits, guarantees or riders and whether the client will benefit from any product enhancements or improvements. **Yes** **No**

Also indicate whether the client has had any other Deferred Variable Annuity replacements within the preceding 36 months. **Yes** **No**

- For **Equity Indexed Annuity to Equity Indexed Annuity transactions**, the client must answer the Participation Rate/Benefit Cap and/or Yield Spread/Asset Fee question.

If the answer to any question is "Yes," full details and an explanation for the transaction must be provided by your Representative in the *Representative Statement Section*.

(2) Life Insurance to Annuity Transactions

The required fields in this section regarding the Proposed Annuity Contract include:

- ***Internal Replacement? (Yes/No)** Indicate whether the proposed transaction is an internal replacement transaction for state replacement purposes. Internal replacement is defined as any replacement between MetLife affiliates. (i.e. New England Financial [NEF] to MetLife or MetLife to MetLife) (Exception: If the client resides in South Carolina, Virginia, Kansas or California, an internal replacement is only within the same affiliate. [i.e. NEF to NEF] For these four states, affiliate to affiliate transfers are considered external replacements.)
- **Company Name** (Indicate the existing company's name.)
- **Product Type** (Indicate whether the product is a Variable, Fixed or Endowment product.)
- **Issue Date** (Indicate the issue date of the existing product.)
- **Withdrawal Charge** (If a withdrawal charge is incurred on the replacement of the existing life policy, the client must indicate the approximate dollar amount of the withdrawal charge. If no withdrawal charge is incurred, you must indicate \$0 or no charge.)
- **Transfer Amount** (Indicate the approximate transfer amount of this transaction.)
- **Death Benefit** (Indicate the approximate death benefit amount on the existing Life Policy.)
- **Indicate whether the Existing Life Policy was purchased from your Current Representative.** (Yes/No)

(3) Mutual Fund to Annuity Transactions

The required fields in this section regarding the Proposed Annuity Contract include:

- **Company and Fund Name** (Indicate the existing company's name and mutual fund name.)
- **Purchase Date** (Indicate the approximate purchase date for each existing mutual fund.)
- **Share Class** (Indicate the Share Class for each existing mutual fund.)
- **Withdrawal Charge (CDSC)** (Indicate the approximate dollar amount of any withdrawal charge (CDSC) incurred as a result of this transaction.)
- **Transfer Amount** (Indicate the approximate transfer amount of this transaction.)
- **Indicate whether any of the above mutual funds were purchased from your Current Representative.** (Yes/No)

III. Representative's Statement

The Representative must explain why the proposed product is more advantageous for the customer than keeping the existing product(s) intact. The Representative's statement must address such factors as charges and fees, (including subaccount money manager fees, rider fees, mortality and expense fees, withdrawal/surrender charges on the product funding the proposed contract (if any), and the withdrawal/surrender charge schedule (amount and time-frame) for the proposed product), customer needs and specific product features. The Representative must address all "Yes" answers noted in previous sections (attach a separate page if necessary). Failure to fully explain the benefits of the replacement/transfer may require additional information from the Representative, Representative's Manager and/or client before the transaction is processed by the New Business Area.

This form is not a substitute for state replacement requirements and must be used in addition to those forms and duties. This form is required in all states.