

Supplemental Compensation Plan

2010 Program



MetLife



MetLife's 2010 Supplemental Compensation Plan (the "2010 Plan") is designed to compensate brokers for selling suitable MetLife group products to their clients. MetLife has reviewed its 2010 Plan and in accordance with the terms of the 2010 Plan is making the following amendments, which are effective immediately:

- (1) A broker with inforce premium greater than fifty million dollars may only qualify for Supplemental Compensation based on New Business Premium.
- (2) MetLife reserves the right to refuse to include any group product issued by MetLife in its 2010 Plan for qualification or payment purposes.

MetLife's 2010 Plan brochure will be updated to reflect these amendments. For more information about our 2010 Plan, please visit the MetLife Web site, www.whymetlife.com/brokercompensation. If you have any questions about these changes, please call Tammy Alter, Director, Sales & Broker Compensation Services, at 813-983-4189, or your MetLife Account Manager.



With our unmatched expertise across a wide range of employee benefits, MetLife is a recognized leader in benefits and retirement. Through a consultative, solutions-based approach, we can help you tailor our best-in-class solutions to meet the diverse needs and business challenges of your clients. Our range of benefits solutions combined with our consistent, high-quality service experience means you can focus on building your client relationships. And, as always, MetLife has the financial strength to deliver on our benefits promises, so you can feel confident recommending MetLife.

MetLife is pleased to present the 2010 Supplemental Compensation Plan,¹ a plan that pays brokers that qualify a fixed percentage of 2010 Received and Earned Premium.² MetLife offers its Supplemental Compensation Plan to all appropriately licensed and appointed brokers.³

Read on for more details about how brokers can qualify and how Supplemental Compensation will be paid. This brochure is available at www.whymetlife.com/brokercompensation.

The terms and conditions of the Supplemental Compensation Plan are described in this brochure. MetLife has the sole discretion to interpret the terms and conditions of the Supplemental Compensation Plan.

If you have any questions, please contact your MetLife Sales Representative. MetLife also has a dedicated Broker Service Center, which you can reach at (888) 653-8325. If your clients have questions regarding broker compensation, they may call (800) ASK-4MET. You can always find more information about MetLife, our products and the sales office near you by visiting our Web site, www.metlife.com.

¹ The 2010 Supplemental Compensation Plan shall be referred to in this brochure as the “Supplemental Compensation Plan.” Payments under the Supplemental Compensation Plan shall be referred to in this brochure as “Supplemental Compensation.”

² “Received and Earned Premium” and certain other terms are defined in the Definitions section beginning on page 12 of this Supplemental Compensation Plan brochure.

³ General agents and third party administrators are not eligible to participate in the Supplemental Compensation Plan. However, a broker who is also a general agent or third party administrator may participate, but only business for which MetLife recognizes the broker as Broker of Record will be counted for qualification and payment purposes. In addition, either a broker or a customer may choose to Opt-out of the Supplemental Compensation Plan.

SUPPLEMENTAL COMPENSATION PLAN QUALIFICATION

A broker may qualify for Supplemental Compensation based on:

(1) New business (New Business Premium or new Coverage Groupings) with an effective date between October 1, 2008, and September 30, 2009 (the "Qualification Period"),

OR

(2) Total Inforce Premium as of September 30, 2009.

New Business Premium is Annualized Billed Premium for new coverages with an effective date during the Qualification Period.

Qualification is calculated using a single Tax ID. Multiple Tax IDs will not be aggregated for qualification purposes.

MetLife will establish the Supplemental Compensation percentage for a broker by December 31, 2009. Once established, the broker's Supplemental Compensation percentage cannot be changed for the 2010 calendar year. MetLife intends to send brokers who qualify for 2010 Supplemental Compensation an estimate of qualification letter in November 2009. This letter will contain details regarding the broker's sales during the qualification period. Each broker must submit any corrections to MetLife by November 30, 2009, in order for an adjustment, if appropriate, to be made prior to December 31, 2009.

A broker will qualify based on either New Business Premium or Inforce Premium, whichever results in the highest Supplemental Compensation percentage.⁴ New business and Inforce Premium percentages cannot be combined.

MetLife may set the Supplemental Compensation percentage for a broker as a fixed percentage and the qualification criteria set forth above may not apply.

NEW BUSINESS QUALIFICATION

A broker who has at least \$1 million of New Business Premium or 9 new Coverage Groupings sold will qualify for Supplemental Compensation in the amount of two percent (2%) of Received and Earned Premium.

If the number of enrolled lives for a coverage increases or decreases for a customer following the effective date of the new business coverage, there will be no impact to the New Business Premium qualification calculation or the new Coverage Grouping count qualification calculation.

For a given customer, a broker will receive a single Coverage Grouping count for each new Coverage Grouping.

The Broker of Record on the date the Qualification Period ends will receive full qualification credit for New Business Premium or Coverage Grouping counts, and there is no prorating of the qualification credit. If two or more brokers split base compensation, only the New Business Premium will be apportioned. This apportionment will be determined by MetLife in the same manner as the base compensation apportionment.

There is no limit on the amount of New Business Premium for qualification purposes. However, if a customer chooses to Opt-out of the Supplemental Compensation Plan, no Supplemental Compensation will be paid in relation to that customer's premium. In addition, a decision to Opt-out of the 2010 Supplemental Compensation Plan cannot be changed after September 30, 2009.

EXAMPLES:

During the Qualification Period, a broker has New Business Premium of \$1.5 million, which consists of 8 new Coverage Groupings. The broker qualifies for a Supplemental Compensation percentage of 2%. The 2% Supplemental Compensation payment will apply to Received and Earned Premium for the broker's total book of business in 2010.

During the Qualification Period, a broker has New Business Premium of \$900,000, which consists of 11 new Coverage Groupings. The broker qualifies for a Supplemental Compensation percentage of 2%. The 2% Supplemental Compensation payment will apply to Received and Earned Premium for the broker's total book of business in 2010.

⁴ A broker may limit its eligibility under the Supplemental Compensation Plan to the percentage associated with Inforce Premium qualification only. Written notification of the broker's desire to have this limitation apply must be received by MetLife (see contact information on page 13 of this brochure) on or before November 30, 2009.

INFORCE PREMIUM QUALIFICATION

For brokers who do not qualify for Supplemental Compensation based on new business (See page 4) there is another way to qualify. If the broker's total book of business has \$10 million of Inforce Premium as of the last day of the Qualification Period, the broker may qualify for Supplemental Compensation in the amount of one percent (1%) of Received and Earned Premium.

EXAMPLE:

During the Qualification Period, a broker writes new business with \$700,000 of New Business Premium and 8 new Coverage Groupings. The broker would not qualify for Supplemental Compensation based on New Business Premium. However, the broker has \$12.5 million of Inforce Premium as of September 30, 2009, which includes the New Business Premium of \$700,000. The broker qualifies for a Supplemental Compensation percentage of 1% based on Inforce Premium. The 1% Supplemental Compensation percentage will apply to Received and Earned Premium for the broker's book of business in 2010.

ELIGIBLE GROUP PRODUCTS AND SERVICES

There are a number of different group products and services marketed by MetLife that a broker can sell to qualify for Supplemental Compensation. For qualification and payment purposes, coverages must have a minimum number of two eligible lives. The products fall into the following Coverage Groupings:

Coverage Grouping 1

Basic Life, Core Life, Dependent Life, Accidental Death & Dismemberment ("AD&D") both personal and dependent

Coverage Grouping 2

Optional Group Term (Supplemental Life), Voluntary AD&D both personal and dependent, Optional Life/AD&D, Buy-Up Life, Buy-Up AD&D

Coverage Grouping 3

Group Universal Life – cost of insurance only

Coverage Grouping 4

Group Variable Universal Life – cost of insurance only*

Coverage Grouping 5

Dental benefits products

Coverage Grouping 6

Short Term Disability ("STD"), Voluntary STD, Mandated State Disability Plans

Coverage Grouping 7

Long Term Disability ("LTD"), Voluntary LTD

Coverage Grouping 8

Group Long Term Care

Coverage Grouping 9

Hyatt Group Legal Plans

*Only a licensed broker-dealer may receive qualification credit and Supplemental Compensation for the sale of Group Variable Universal Life.

Administrative Services Only ("ASO") business may be included only in Coverage Groupings 5 and 6.

EXCLUDED PRODUCTS

Any products or services not specifically included in the above section are excluded from the Supplemental Compensation Plan, and therefore will not be counted for qualification purposes, nor will a broker receive Supplemental Compensation on the premium or fees relating to those products.

SUPPLEMENTAL COMPENSATION PAYMENT CALCULATION

MetLife pays Supplemental Compensation at a single Tax ID level. Payment is calculated in the following manner:

$$\text{Supplemental Compensation \%} \times \text{Total Received and Earned Premium} = \text{Supplemental Compensation Payment.}$$

See the examples on page 6 and 7.

PREMIUM CAPPING

MetLife will pay Supplemental Compensation on a maximum of \$10 million of Received and Earned Premium (the “Cap”) per customer; the Cap applies to the aggregate of all Received and Earned Premium per customer.⁵

If more than one broker is eligible for Supplemental Compensation with respect to one customer where more than \$10 million of Received and Earned Premium is paid by such customer, MetLife may apply the Cap per customer and per broker so long as the brokers are not affiliated or under common ownership or control. Before making any Supplemental Compensation payment in that circumstance, MetLife may require the brokers to certify in writing that they are not affiliated or under common ownership or control.

If a MetLife customer acquires another company that does not have eligible MetLife group products, MetLife will apply the Cap to the Received and Earned Premium from the MetLife customer separately from the Received and Earned Premium from the acquired company for payments under the 2010 Supplemental Compensation Plan. MetLife reserves the right to consider the MetLife customer and the acquired company to be one MetLife customer in relation to any future supplemental compensation plans and to apply one cap to the Received and Earned Premium from the MetLife customer and the acquired company.

MetLife reserves the right to obtain written customer authorization before making any Supplemental Compensation payment and to determine in its sole discretion how the Cap is applied.

EXAMPLE:

Assume a broker qualified for 2% Supplemental Compensation. The broker is the Broker of Record for Company A and MetLife’s Received and Earned Premium from Company A is \$15 million for Life and \$20 million for STD Insurance.

The \$10 million cap is applied and the broker is eligible for a Supplemental Compensation payment for Company A of 2% of \$10 million, even though the total amount of Received and Earned Premium is \$35 million.

Products Sold	Received and Earned Premium
Life	\$15M
Short Term Disability	\$20M
Total	\$35M
Capped Total Amount	\$10M
Supplemental Compensation Percentage	2%
Supplemental Compensation Annual Payment	\$200,000

Note that here and under all other circumstances, the broker will not be entitled to Supplemental Compensation on and after the date the broker is deemed by MetLife or the customer to no longer be the Broker of Record.

⁵ If a broker’s total Inforce Premium is equal to or exceeds \$250 million on the last day of the Qualification Period, MetLife will pay Supplemental Compensation on a maximum of \$20 million of Received and Earned Premium per customer. MetLife reserves the right to disclose to its customers whether or not its broker has a book of business that exceeds \$250 million and that MetLife will pay Supplemental Compensation on up to \$20 million of Received and Earned Premium.

ASO/PAR CASES

For ASO and Participating (“PAR”) cases, MetLife will apply the full ASO fee or the PAR premium amount towards qualification. For the Supplemental Compensation payment calculation, however, ASO fees and PAR premium are reduced to 25% of the actual ASO fees and PAR premium prior to applying the applicable Supplemental Compensation percentage.

EXAMPLE:

Assume that during the Qualification Period the broker qualified for Supplemental Compensation at 2% of Received and Earned Premium. In 2010, the broker is Broker of Record on cases for which MetLife earns and receives an eligible ASO fee of \$50,000 and an eligible PAR premium of \$25,000.

	Dental ASO	LTD PAR
MetLife ASO Fee/ PAR Premium	\$50,000	\$25,000
Eligible ASO Fee/PAR Premium Percentage	25%	25%
Amount Eligible for Supplemental Compensation	\$12,500	\$6,250
Supplemental Compensation Percentage	2%	2%
Total Supplemental Compensation Payment for 2010	\$250	\$125

SUPPLEMENTAL COMPENSATION PAYMENT

MetLife intends to pay Supplemental Compensation on a monthly basis in the month after premium is received by MetLife. Supplemental Compensation shall be earned by the broker only so long as MetLife deems the premium to be Received and Earned Premium, and provided MetLife and the customer continue to recognize the broker as the Broker of Record. The broker shall immediately return to MetLife any overpayment of Supplemental Compensation the broker receives from MetLife. Any Supplemental Compensation paid to a broker that is not earned by the broker shall be immediately returned to MetLife and MetLife reserves the right to offset any funds payable by a broker to MetLife against any funds payable by MetLife to the broker. By cashing any check from MetLife or otherwise accepting any payment from MetLife, including any Supplemental Compensation payment, the broker thereby agrees that MetLife may offset any funds payable by MetLife to the broker in order to recover an overpayment or any other funds payable by the broker to MetLife.

In instances where multiple payee codes exist for a single Tax ID, MetLife will require a duly authorized representative of the broker to designate in writing a primary payee. When a primary payee is designated, it will remain in effect until MetLife receives and approves a written change request.

No Supplemental Compensation payments shall be made in advance of when they are due under the Supplemental Compensation Plan.



ADDITIONAL OPPORTUNITIES TO EARN SUPPLEMENTAL COMPENSATION

A broker may earn Supplemental Compensation for the following additional opportunities as follows:

Additional Opportunities	Supplemental Compensation Percentages	Cap Amount
General Account Life Insurance Fund Account ("GA LIFA")	0.25%	\$10 million
Guaranteed Life Insurance Fund Account ("GLIFA")	0.25%	\$10 million
Long Term Disability Reserve Buy-out ("LTD RBO")	0.25%	\$40 million

MetLife will pay Supplemental Compensation in an amount equal to 0.25% of new assets for a GA LIFA or GLIFA, provided the new assets are from a source other than MetLife or its affiliates. MetLife will only pay Supplemental Compensation to one broker with regard to new GA LIFA or GLIFA assets. For example, should the Broker of Record change after MetLife pays Supplemental Compensation on new GA LIFA or GLIFA assets, MetLife will not pay Supplemental Compensation to the new Broker of Record unless additional new assets are deposited with MetLife, in which case MetLife will only pay Supplemental Compensation to the new Broker of Record on the additional new assets. MetLife will not pay any Supplemental Compensation on GA LIFA or GLIFA assets in excess of \$10 million per customer. Therefore, under no circumstance will MetLife pay more than \$25,000 in Supplemental Compensation per customer on a GA LIFA or GLIFA. Separate caps apply to assets for each of GA LIFA and GLIFA.

For an LTD RBO, MetLife will pay Supplemental Compensation in an amount equal to 0.25% of the reserve assets; MetLife will not pay any Supplemental Compensation on LTD RBO reserve assets to the extent the LTD RBO assets exceed \$40 million per customer. Accordingly, under no circumstance will MetLife pay more than \$100,000 in Supplemental Compensation per customer for an LTD RBO.

GA LIFA and GLIFA assets and LTD RBO reserve assets will not count towards the new business or Inforce Premium for qualification purposes. In addition, the Supplemental Compensation percentages for the new business and Inforce Premium qualification do not apply to assets for GA LIFA and GLIFA or reserve assets for LTD RBO.

Supplemental Compensation for these products will be paid in the month following receipt of the premium associated with those products.



The terms and conditions set forth in this brochure govern the Supplemental Compensation Plan. There will be no changes to the Supplemental Compensation Plan unless set forth in writing and signed by a Senior Vice President of MetLife.

Eligibility for payment under the Supplemental Compensation Plan requires the broker to be appropriately licensed and appointed and to comply with all applicable laws and regulations, including, without limitation, those that apply to disclosure of compensation. In addition, in order for the broker to be eligible for Supplemental Compensation with respect to any given customer's business, the broker must be recognized by MetLife and the customer as Broker of Record. MetLife reserves the right to notify its customers of a broker's eligibility to receive compensation under the Supplemental Compensation Plan and the amount of any payment made or to be made, and to obtain written customer authorization prior to making any payment.

MetLife reserves the right to change the terms of the Supplemental Compensation Plan or to discontinue the sale of any product. It is not MetLife's practice to specifically factor Supplemental Compensation into the price of a customer's group insurance plan. However, Supplemental Compensation is a component of MetLife's Institutional Business distribution expenses and, like other expenses, is factored into the price structure of MetLife's Institutional Business products.

A. CUSTOMER AUTHORIZATION FORM

MetLife requires customer consent by means of the Customer Authorization Form in order to include a Zero Commission Coverage for qualification and/or payment purposes. MetLife will only pay Supplemental Compensation on Zero Commission Coverages with an effective date on or after January 1, 2009, provided MetLife receives a Customer Authorization Form by November 30, 2009, and MetLife recognizes the broker as the Broker of Record as of the effective date of the coverage. Both the broker and customer must sign the Customer Authorization Form.

If a customer submits a Customer Authorization Form to MetLife for the 2010 Supplemental Compensation Plan, it will remain in effect for subsequent MetLife supplemental compensation plans unless the customer notifies MetLife in writing of its intention to terminate the authorization. MetLife may provide annual notices to customers who have submitted the Customer Authorization Form describing changes to its supplemental compensation plan from the prior year.

The customer may terminate the authorization at any time. Termination of the authorization will take effect within thirty (30) days after notification is received by MetLife and no payments in relation to that customer's premium will be made thereafter under any MetLife supplemental compensation plan. In addition, such customer's business will not be counted for qualification purposes.

The Customer Authorization Form must be completed and submitted via U.S. Mail, overnight delivery service, fax, or e-mail to one of the following contact points below by November 30, 2009:

Fax: (800) 556-9430

E-mail: ask4met@metlifeservice.com

Mail to: MetLife
P.O.Box 30160
Tampa, FL 33630

Supplemental Compensation will apply to the first billing date in 2010, after the date of receipt of the Customer Authorization Form by MetLife. MetLife will not consider the Customer Authorization Form to be received by MetLife until the form is received at one of the contact points listed above. If the form is submitted to another area of MetLife (for example, a MetLife sales office), MetLife will not consider the form to be received until it is received by MetLife at one of the contact points listed above, and the business may not be counted for Supplemental Compensation purposes. Any Customer Authorization Forms received by MetLife at one of the contact points listed above after November 30, 2009, will apply to payment only and will not affect the broker's Supplemental Compensation percentage for the 2010 Supplemental Compensation Plan. In addition to using the Customer Authorization Form in this brochure, you can photocopy the form, or download a PDF version of the form at www.whymetlife.com/brokercompensation.

Compensation paid under the MetLife Supplemental Compensation Plan is an overhead expense of MetLife and MetLife does not add the cost of Supplemental Compensation to the price of a customer's MetLife product except as an allocation of overhead expense. The price of a MetLife product and the impact broker compensation may have on price or premium depends on a variety of factors, and is determined solely by MetLife. MetLife reserves the right to exclude from its supplemental compensation plans any business where

a broker may have represented that broker compensation paid under MetLife's supplemental compensation plans with respect to a customer's MetLife coverage will reduce the price or premium rates with respect to the customer's coverage.

EXAMPLE:

Broker A and Broker B each have a book of business with \$12 million, which includes new business and inforce business. For each broker, the only new business in 2009 is one Zero Commission Coverage effective March 1, 2009, with \$1.5 million in New Business Premium. Broker A submits the Customer Authorization Form to MetLife on September 1, 2009, and Broker B submits the form to MetLife on January 5, 2010. MetLife will accept the Customer Authorization Form submitted by Broker A and the coverage subject to the Customer Authorization Form will result in \$1.5 million in New Business Premium being counted for Supplemental Compensation qualification purposes. Broker A's Supplemental Compensation percentage will be 2%. Since MetLife will not accept the Customer Authorization Form submitted by Broker B, the \$1.5 million is not counted towards qualification and Broker B will not qualify based on New Business Premium. Instead, Broker B will qualify based on Inforce Premium and his Supplemental Compensation percentage will be 1%.

B. CONTACTING METLIFE

Your MetLife representative is available to answer any questions. Brokers may also contact MetLife's dedicated Broker Service Center at the number below.

When contacting MetLife by fax or e-mail, please state the topic of your request in the subject line and include pertinent details in the body of the message. Information needed to respond to your request may include the broker's name, address, e-mail address, phone number, broker number, customer name and coverages.

Phone: (888) 653-8325

Fax: (800) 556-9430

E-mail: ask4met@metlifeservice.com

Mail to: MetLife
P.O. Box 30160
Tampa, FL 33630

C. INTERMEDIARY COMPENSATION NOTICE

Working with MetLife, you can be assured of MetLife's commitment to disclosure of information about MetLife's compensation plans to customers and potential customers. Certain customer and prospect communications will include a compensation notice similar to the notice below explaining to customers and prospects how MetLife compensates brokers.

INTERMEDIARY COMPENSATION NOTICE

MetLife enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third-party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such Products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of Products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your Products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your Products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan, the amount payable as

supplemental compensation may range from 0% to 2.25% of premium. The supplemental compensation percentage may be based on: (1) the number of Products sold or inforce through your Intermediary during a prior one-year period; (2) the amount of premium or fees with respect to Products sold or inforce through your Intermediary during a prior one-year period; and/or (3) a fixed percentage of the premium for Products as set by MetLife. The supplemental compensation percentage will be set by MetLife prior to the beginning of each calendar year and it may not be changed until the following calendar year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 2.25% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our Products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your Products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., consulting or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Web site at www.whymetlife.com/brokercompensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK-4MET.

For any new business (including new customers or new coverages added for an existing customer) having an effective date on or after January 1, 2008, MetLife requires evidence of a customer's receipt of MetLife's compensation notice prior to paying Base Compensation, Supplemental Compensation or service fees.

Beginning in 2009, MetLife will send to all group insurance customers an annual statement indicating all compensation MetLife paid to the customer's Broker of Record in the prior year. MetLife currently provides such information to group customers for whom ERISA requires such information to be provided.

D. KEY DATES

Qualification Period

New business with an effective date between October 1, 2008, and September 30, 2009

Inforce Premium as of September 30, 2009

Customer Authorization Form

Completed and received by MetLife by November 30, 2009 – for qualification and payment purposes

Completed and received by MetLife after November 30, 2009 – will apply to payment only

Notification of Qualification

Estimate of Qualification – intended to be mailed in November 2009 to brokers qualifying for 2010 Supplemental Compensation

Broker book of business corrections – due to MetLife by November 30, 2009

Official Notification of qualification – mailed in January 2010 to brokers qualifying for 2010 Supplemental Compensation

E. DEFINITIONS

In addition to the defined terms below, some terms may be defined where they first appear in this brochure.

1. **“Annualized Billed Premium”** – the billed premium amount during the Qualification Period, which is calculated as a monthly average and multiplied by twelve.

EXAMPLE:

Assume a January 1 effective date with an initial bill due on January 1. The total billed premium (\$6,100) is divided by the total number of bills (7) to calculate an average monthly bill (\$871.43). The average bill is multiplied by 12, which provides the Annualized Billed Premium (\$10,457.16).

Billing Month	Estimated Monthly Billed Amount
January	\$1,000
February	\$900
March	\$1,100
April	\$1,000
May	\$800
June	\$700
July	\$600
Total	\$6,100

2. **“Broker of Record”** – the broker recognized as broker of record by both the customer and MetLife for the customer’s eligible group insurance coverage.
3. **“Coverage Grouping”** – one or more coverages or group products or services marketed by MetLife that are eligible for qualification and payment under the Supplemental Compensation Plan.
4. **“Division Number” and “Experience Number”** – terms used internally by MetLife. A Division Number or Experience Number may be used to identify sub-groups within a customer. For example, a customer may choose to have one sub-group of its employees covered for basic life insurance benefits under one Experience Number and another sub-group of its employees covered for basic life insurance benefits under a different Experience Number. MetLife reserves the right to determine in its sole discretion whether to permit multiple Division Numbers or Experience Numbers under one customer.
5. **“Inforce Premium”** – the Annualized Billed Premium for customers whose group coverages are in force on the last day of the Qualification Period. Inforce Premium does not include premium for Zero Commission Coverages where MetLife has not received a signed Customer Authorization Form by the deadline set forth in this brochure. If MetLife receives a Customer Authorization Form by the deadline set forth in this brochure for a Zero Commission Coverage, then the Zero Commission Coverage will be included in Inforce Premium.
6. **“Opt-out”** – the act of electing to exclude a broker’s Tax ID, customer, Division Number, Experience Number and/or Coverage Grouping from participating in the Supplemental Compensation Plan. This can be accomplished by contacting the Broker Service Center.
7. **“Received and Earned Premium”** – the premium paid by a customer to MetLife and allocated by MetLife to loss experience, expense and profit for the customer’s case, and used to calculate base compensation.
8. **“Tax ID”** – an individual’s social security number or a firm’s taxpayer identification number.
9. **“Zero Commission Coverage”** – group coverage where the Broker of Record is not receiving base compensation from MetLife, whether or not MetLife or the customer pays any amount to that broker. Both the broker and customer must sign the Customer Authorization Form to include a Zero Commission Coverage in the Supplemental Compensation Plan for purposes of determining eligibility and Supplemental Compensation payable. Once a Customer Authorization Form is completed and submitted to MetLife for the 2010 Supplemental Compensation Plan, it will remain in effect for subsequent MetLife supplemental compensation plans unless a customer notifies MetLife in writing of its intention to terminate the authorization.

Important Information for MetLife Customers:

MetLife requires that this form be completed when a customer obtains MetLife group insurance products through a licensed and appointed insurance intermediary, such as a broker or consultant ("Broker"), where the customer wishes to permit MetLife to include each of the customer's MetLife coverages for determining the broker's eligibility for payment of Supplemental Compensation with respect to MetLife's 2010 Supplemental Compensation Plan and future MetLife supplemental compensation plans, and where MetLife is not paying the Broker base compensation in connection with the customer's coverages. A customer's signature on this form will permit MetLife to include each of the customer's MetLife coverages for determining the broker's eligibility for payment of Supplemental Compensation with respect to the 2010 Supplemental Compensation Plan offered by MetLife, as well as in any future supplemental compensation plan offered by MetLife unless a customer advises MetLife in writing that such authorization is terminated. MetLife may provide to each customer who submits this form an annual notice describing any changes to its supplemental compensation plan from a prior year. MetLife will only accept this form in relation to a coverage that has an effective date on or after January 1, 2009, and if MetLife recognizes the broker as Broker of Record as of the effective date of such coverage.

Sections I and II of this form **MUST** be completed in their entirety and received by MetLife by **November 30, 2009**, at one of the contact points listed below. Any Customer Authorization Forms received by MetLife at one of the contact points listed below after **November 30, 2009**, will apply to payment only and will not affect the Broker's 2010 Supplemental Compensation Percentage.

SECTION I must be completed and signed by the **Broker**. **SECTION II** must be completed and signed by the **Customer**.

PERF RULE DOES NOT PRINT

SECTION I

Printed Name and Tax I.D. of Broker: _____

Address: _____

Broker Code: _____

Name and Tax I.D. of Individual writing agent: _____

Effective date of coverage: _____ Contact Phone Number: _____

E-mail address: _____

Signature of Broker or of authorized representative of Broker, if Broker is a firm: _____

_____ Date: _____

Broker Information
(To be completed by Broker)

SECTION II (Initial where applicable)

On behalf of the MetLife customer identified below, I authorize MetLife to include each MetLife coverage identified below for the purposes of determining the Broker's eligibility for, and payment of, Supplemental Compensation with respect to MetLife's 2010 Supplemental Compensation Plan and future MetLife supplemental compensation plans. I have had the opportunity to review MetLife's Supplemental Compensation Plan brochure. I understand that my Broker may receive a payment under MetLife's 2010 Supplemental Compensation plan and future supplemental compensation plans for the insurance coverages listed below that are being placed with MetLife. I understand that this form also confirms my intention for MetLife to consider the above Broker to be my Broker of Record.

MetLife Coverages

MetLife Customer Name and Number

MetLife Division Number or Experience Number
 Check if all is applicable

Customer Information
(To be completed by Customer)

Authorization of MetLife Customer:

By signing below, I certify that I am duly authorized by the company identified below to execute this document and to authorize MetLife to include the MetLife insurance coverages identified above in the calculation of MetLife's 2010 Supplemental Compensation Plan as well as subsequent MetLife supplemental compensation plans. In addition, I represent that the broker identified above has not solicited my signature on this form by suggesting that Supplemental Compensation will reduce the pricing and/or premium payments for any MetLife coverage listed above.

Customer's Company Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Printed Name: _____ Title: _____

Signature: _____ Date: _____

Return by FAX: (800) 556-9430 or **Mail to:** MetLife, P.O. Box 30160, Tampa, FL 33630 or **E-mail to:** ask4met@metlifeservice.com.

You can download a PDF version of the 2010 Supplemental Compensation brochure and the Customer Authorization Form at www.metlife.com/brokercompensation.

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com