

MetLife Promise Whole LifeSM



MetLife

A Level Premium Whole Life Insurance Policy Illustration



a foundation for **life**

Prepared for: Mr Infinite Flyer
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Whole Life is issued by MetLife Investors USA Insurance Company, 5 Park Plaza, Suite 1900, Irvine CA 92614 on Policy Form 5E-12-10.

MetLife Investors USA Insurance Company
5 Park Plaza, Suite 1900
Irvine, California 92614



Promise Whole Life

Insured: Mr Infinite Flyer		Risk Class: Male Standard Nonsmoker	Age: 40
Face Amount:	\$581,531	Annual Premium:	\$8,546.17
Initial Dividend Option:	Paid Up Additions (AI)	Initial Annual Premium for all FEPs:	\$1,453.83
For issue in the state of:	Alabama	Total Initial Annual Premium:	\$10,000.00
		Premium Payment Mode:	Annual

About this Illustration

This illustration shows values over time for the Whole Life insurance policy and any riders shown below on a guaranteed basis and on a non-guaranteed basis. The premiums are based on the proposed insured's age, sex, risk class and premium payment mode shown above. If you apply for this policy and the actual age, sex or risk class as shown in the policy (if issued) are different than those shown above, your MetLife Investors USA Insurance Company representative will provide you with a revised illustration. This illustration was designed to help you understand how this policy works and is not a projection of how it will perform on a non-guaranteed basis. Premium Payments are assumed to be paid as of the first day this policy takes effect.

The Whole Life Face Amount shown above is the guaranteed death benefit payable at the death of the insured, once the Company receives proper claim forms and adequate proof of death, assuming all premiums are paid as illustrated.

Initial Contract Premiums

<u>Illustrated Coverage</u>	<u>Face Amount</u>	<u>Annual Premium</u>	<u>Years Payable</u>
Whole Life Base Policy	\$581,531	\$8,546.17	60
Permanent Flat Extra of \$2.50	N/A	\$1,453.83	50
Total Initial Annual Contract Premium		\$10,000.00	

The premium shown above is based on annual premium, and does not necessarily reflect the premium mode elected.

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Bank Draft</u>
Total Initial Modal Contract Premium	\$10,000.00	\$5,201.63	\$2,601.82	\$871.48
	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Bank Draft</u>
Total Initial Annualized (Yearly) Contract Premium	\$10,000.00	\$10,403.26	\$10,407.28	\$10,457.76

Paying premiums on an annual basis will result in lower payments than paying premiums more often than once a year (for example, paying quarterly premiums). Annualized premiums shown above include premiums for the base policy and any illustrated riders other than the Enricher. If premiums have not been paid when due, MetLife Investors will accept Annual premium payments 3 months prior to the policy anniversary.



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A Brief Description of the Policy

(Please read your policy for a more complete description and explanation of this coverage)

Promise Whole Life is a whole life insurance policy which provides permanent lifetime insurance coverage with guaranteed level premiums payable to the insured's attained age 100. The policy will then continue as fully paid-up until maturity at attained age 120. This plan will have guaranteed cash and loan values.

The policy is eligible for annual dividends beginning at the end of the second policy year. Dividends are based on factors such as MetLife Investors USA Insurance Company's investment returns, taxes, persistency, claims experience (mortality) and expenses. The amount of any future dividend cannot be guaranteed and is subject to change by MetLife Investors USA Insurance Company. Actual results may be more or less favorable than those shown. Dividends may be used in different ways as described in your policy: to increase the cash value and/or death benefit available under the policy; taken in cash; or used to reduce your out of pocket premium payments.

Product guarantees are subject to the financial strength and claims paying ability of the issuing insurance company, MetLife Investors USA Insurance Company. Like most life insurance policies, MetLife Investors policies contain certain exclusions, waiting periods, reduction of benefits, termination provisions and terms for keeping them in force. Please contact your MetLife Investors representative for complete costs and details.

Any references in the illustration to the current dividend scale, unless otherwise indicated, refer to MetLife Investors USA Insurance Company's 2011 Dividend Scale. For 2011, the declared dividend scale interest rate is 5.50%.

This illustration does not show the effects that a reduced dividend scale would have on non-guaranteed values.

Under the Paid-Up Additions dividend option illustrated, dividends are used to purchase lifetime paid-up insurance coverage. This additional insurance, which requires no further premium payments, has an immediate cash value that grows over time.

Policy loans are subject to the base policy's provisions. Generally, you may take a loan in any amount up to the total cash value of the policy. Unless otherwise requested, repayment of loans will be applied to the policy cash value. Cash surrenders and/or withdrawals are also governed by the policy provisions. If you have elected the Paid-Up Additions dividend option, you may withdraw all or a part of the cash value of the additional insurance purchased by such option.

This policy will not pay insurance proceeds if the insured commits suicide within the first two policy years, while sane or insane (subject to state variation), from the issue date of the policy. Instead, the Company will pay the beneficiary an amount equal to all premiums paid, without any interest, or the reserve, if greater and required by law, less any policy loan balance and less any dividends paid in cash or used to reduce premiums. For policies issued as a result of a conversion not requiring evidence of insurability and where the death benefit has not been increased, the suicide exclusion period will be measured from the issue date of the original policy. If the death benefit has been increased on the converted policy, the increase in death benefit only will have a two-year suicide exclusion period and the suicide exclusion period for the balance of the death benefit will be measured from the issue date of the original policy.



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A Word About Taxes

In order to receive favorable tax treatment of distributions under the Internal Revenue Code, life insurance policy premiums must be within certain limits during the first 7 policy years and during the first 7 policy years after certain policy changes. Distributions include surrender of policy values, dividends received in cash or accumulated at interest, policy loans or pledges to secure a loan. Failure to satisfy this limitation would cause the policy to become a Modified Endowment Contract (MEC) and cause distributions to be taxable under the Internal Revenue Code (and possibly subject to a tax penalty if received before age 59 1/2) to the extent there is a gain (generally, cash value in excess of current basis) in the policy. Your current basis in the policy is generally the premiums paid in excess of any prior non-taxable distributions. **As illustrated, this policy is not a MEC.** Changes to benefits, premiums, premium mode, or surrenders whether illustrated or not, may cause the policy to lose its favorable tax status.

This illustration assumes a tax bracket of 35.00%.

Please also note, if you surrender your policy, or if your policy lapses, while loans are outstanding, income tax could be payable on borrowed amounts. Please consult your tax or legal advisor.

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.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

Interest Adjusted Indexes

These indexes provide a means for evaluating the comparative cost of the policy under stated assumptions. They can be useful in comparing similar plans of insurance, a lower index being better than a higher one. These indexes reflect the time value of money.

Indexes are approximate because they involve assumptions, including the rate of interest used, the dividends being paid in cash and the continuation of current dividend scales. Indexes apply to the base policy only, and exclude any optional riders.

Interest Adjusted Indexes based on a 5% interest rate for the base policy:

	<u>Guaranteed</u>		<u>Non-Guaranteed</u>	
	10 Yrs	20 Yrs	10 Yrs	20 Yrs
Life Insurance Surrender Cost Index	\$9.02	\$9.16	\$7.02	\$5.79
Life Insurance Net Payment Cost Index	\$17.20	\$17.20	\$15.20	\$13.83
Equivalent Level Annual Dividend	N/A	N/A	\$2.00	\$3.37

The difference between the total premiums paid and the cash value should not be used as the basis for determining policy cost.



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The following table is designed to help you understand how changes in non-guaranteed factors may affect policy values. The three sets of columns show: (1) values based on policy guarantees; (2) values based on the current dividend scale reduced by 50%; (3) values based on the current non-guaranteed dividend scale.

	Based on Guarantees Only			At the Midpoint Scale			At the Illustrated Scale		
	Contract Premium	Cash Value	Death Benefit	Contract Premium	Cash Value	Death Benefit	Contract Premium	Cash Value	Death Benefit
End of									
Year 5	10,000	21,517	581,531	10,000	22,828	586,067	10,000	24,152	590,643
Year 10	10,000	62,805	581,531	10,000	70,321	603,534	10,000	78,167	626,506
Year 20	10,000	162,247	581,531	10,000	193,974	649,378	10,000	229,340	725,008
At Age 70	10,000	275,064	581,531	10,000	355,784	713,670	10,000	451,230	869,916
Total to age 100	585,462			585,462			585,462		

Signatures

I have received a copy of this 9 page illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The MetLife Investors USA Insurance Company representative has told me that they are not guaranteed.

 (Applicant) Date _____

I certify that this illustration has been presented to the applicant in its entirety and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

 (Representative) Date _____

Edward R Hinerman
 Hinerman Group
 6399 Loggie Gulch Circle
 Salida, Colorado, 81201
 Telephone: 866-539-7914



Promise Whole Life

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Face Amount: \$581,531	Total Initial Annual Premium:	\$10,000.00

Basic Illustration - Basic Ledger - Explanation

The Basic Ledger section of this illustration shows the policy's values over time assuming you pay all Contract Premiums when due, and do not surrender or borrow any policy values.

Under these assumptions, the policy's guaranteed values will never be less than those shown. The non-guaranteed values shown, which include dividends, further assume that the illustrated dividend scale and other non-guaranteed elements (e.g., purchase rates for one-year term insurance; interest rates for dividend accumulations), if any, will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

In addition, the actual dividend option you choose, and the extent to which you borrow or surrender your policy's cash value will also cause your policy's cash values and death benefits to vary.

Year-Age In the header section, Age is the insured's issue age. Age is determined by the insured's Date of Birth. If the insured's next birthday is within 180 days of the policy issue date, that is the age used to determine the insured's issue age. In the ledger section, Year refers to the policy year and Age refers to the insured's age as of the end of the policy year.

Definitions - Guaranteed Columns

Amounts values and benefits described below are guaranteed provided all Contract Premiums are paid when due and there are no loans and surrenders.

Guaranteed Annual Contract Premium The Contract Premium includes the required premium for the base policy and anticipated premiums for any illustrated riders. The benefits of your policy depend on the payment of the annual contract premium at the beginning of each policy year.

Total Cash Value MetLife Investors USA Insurance Company guarantees to pay you this amount if you surrender this policy. This end of year value is also available for policy loans. This column includes end of year values under the base policy and any illustrated riders.

Cash Value Growth The end of year annual difference in cash value from year to year.

Death Benefit The guaranteed end of year amount payable if the insured dies while this policy is in force. It includes the death benefit under the base policy and any illustrated riders on the life of the insured (other than any Accidental Death Benefit Rider).

Paid-Up Death Benefit The amount of fully paid-up insurance which could be purchased if the policy were converted to a fully paid-up policy.

Definitions - Non-Guaranteed Columns

All values and benefits described below are not guaranteed. The cash value and corresponding death benefit columns reflect the current dividend scale and any other non-guaranteed elements.

Annual Dividend The annual dividend, under the base policy and any illustrated riders, payable at the end of each policy year.

Net Cash Value The end of year amount available for loans or on surrender of this policy. It includes both the guaranteed values and non-guaranteed values, including dividends, under the base policy and any illustrated riders.

Cash Value Growth The end of year annual difference in cash value from year to year.

Death Benefit The end of year amount payable if the insured dies while this policy is in force. It includes the death benefits under the base policy and any illustrated riders on the life of the insured (other than any Accidental Death Benefit Rider), including any non-guaranteed values.



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Insured: Mr Infinite Flyer
Face Amount:

\$581,531

Risk Class: Male Standard Nonsmoker
Total Initial Annual Premium:

Age: 40
\$10,000.00

Paid-Up Death Benefit

The amount of fully paid-up insurance which could be purchased if the policy were converted to a fully paid-up policy. These values are based on the illustrated dividend scale and are not guaranteed.



Promise Whole Life

Insured: Mr Infinite Flyer
Face Amount:

\$581,531

Risk Class: Male Standard Nonsmoker
Annual Premium:
Initial Annual Premium for all FEPs:
Total Initial Annual Premium:

Age: 40
\$8,546.17
\$1,453.83
\$10,000.00

Basic Illustration - Basic Ledger

Year	Age	Guaranteed					Non-Guaranteed				
		Guaranteed Annual Contract Premium	Total Cash Value	Cash Value Growth	Death Benefit	Paid-Up Death Benefit	Annual Dividend	Net Cash Value	Cash Value Growth	Death Benefit	Paid-Up Death Benefit
1	41	10,000	0	0	581,531	0	0	0	0	581,531	0
2	42	10,000	582	582	581,531	2,228	29	611	611	581,642	2,340
3	43	10,000	6,397	5,815	581,531	23,678	35	6,462	5,852	581,773	23,921
4	44	10,000	13,957	7,560	581,531	49,924	1,217	15,241	8,779	586,125	54,518
5	45	10,000	21,517	7,560	581,531	74,399	1,307	24,152	8,911	590,643	83,510
6	46	10,000	29,077	7,560	581,531	97,214	1,998	33,800	9,648	597,322	113,005
7	47	10,000	37,218	8,141	581,531	120,350	2,166	44,268	10,468	604,327	143,146
8	48	10,000	45,359	8,141	581,531	141,895	2,338	54,985	10,717	611,642	172,006
9	49	10,000	54,082	8,723	581,531	163,668	2,472	66,505	11,520	619,124	201,261
10	50	10,000	62,805	8,723	581,531	183,878	2,521	78,167	11,662	626,506	228,854
11	51	10,000	72,110	9,304	581,531	204,278	2,561	90,547	12,380	633,762	256,509
12	52	10,000	80,833	8,723	581,531	221,600	2,801	102,686	12,138	641,440	281,509
13	53	10,000	90,719	9,886	581,531	240,749	3,105	116,399	13,713	649,681	308,899
14	54	10,000	100,605	9,886	581,531	258,532	3,428	130,553	14,154	658,491	335,492
15	55	10,000	110,491	9,886	581,531	275,059	3,797	145,203	14,650	667,944	361,472
16	56	10,000	120,377	9,886	581,531	290,464	4,226	160,415	15,212	678,142	387,075
17	57	10,000	130,263	9,886	581,531	304,802	4,652	176,203	15,788	689,027	412,298
18	58	10,000	140,731	10,468	581,531	319,472	5,071	193,154	16,951	700,538	438,479
19	59	10,000	151,198	10,468	581,531	333,087	5,444	210,663	17,509	712,531	464,087
20	60	10,000	162,247	11,049	581,531	346,964	5,834	229,340	18,677	725,008	490,441
21	61	10,000	173,296	11,049	581,531	359,895	5,800	248,183	18,843	737,053	515,416
22	62	10,000	184,345	11,049	581,531	371,979	6,075	267,494	19,311	749,311	539,760
23	63	10,000	195,394	11,049	581,531	383,337	6,574	287,489	19,995	762,208	564,014
24	64	10,000	206,444	11,049	581,531	394,052	7,113	308,214	20,724	775,786	588,306
25	65	10,000	218,074	11,631	581,531	405,237	7,656	330,267	22,053	790,013	613,719
26	66	10,000	229,123	11,049	581,531	414,756	8,211	352,506	22,239	804,876	638,100
27	67	10,000	240,172	11,049	581,531	423,719	8,764	375,532	23,027	820,337	662,525
28	68	10,000	251,803	11,631	581,531	433,135	9,298	399,930	24,398	836,330	687,934
29	69	10,000	263,434	11,631	581,531	441,988	9,862	425,161	25,230	852,876	713,333
30	70	10,000	275,064	11,631	581,531	450,283	10,409	451,230	26,069	869,916	738,668
31	71	10,000	286,695	11,631	581,531	458,118	11,274	478,443	27,213	887,931	764,519
32	72	10,000	298,907	12,212	581,531	466,452	11,943	507,194	28,751	906,569	791,490
33	73	10,000	310,538	11,631	581,531	473,612	12,837	536,495	29,301	926,147	818,228
34	74	10,000	322,168	11,631	581,531	480,540	13,686	566,895	30,399	946,560	845,569
35	75	10,000	333,799	11,631	581,531	487,220	14,488	598,372	31,477	967,707	873,395
36	76	10,000	345,429	11,631	581,531	493,683	15,269	630,906	32,534	989,529	901,681
37	77	10,000	356,479	11,049	581,531	499,130	16,022	663,893	32,987	1,011,963	929,562
38	78	10,000	368,109	11,631	581,531	505,284	16,757	698,445	34,551	1,034,965	958,717
39	79	10,000	379,158	11,049	581,531	510,610	17,508	733,367	34,923	1,058,542	987,621
40	80	10,000	389,626	10,468	581,531	515,229	18,228	768,579	35,212	1,082,647	1,016,344
41	81	10,000	400,093	10,468	581,531	519,960	18,772	804,459	35,880	1,107,043	1,045,472
42	82	10,000	410,561	10,468	581,531	524,860	19,243	840,875	36,416	1,131,643	1,074,972
43	83	10,000	419,865	9,304	581,531	528,426	19,526	876,488	35,613	1,156,218	1,103,112
44	84	10,000	429,170	9,305	581,531	532,152	19,756	912,399	35,911	1,180,714	1,131,336
45	85	10,000	438,474	9,304	581,531	536,072	20,006	948,576	36,177	1,205,173	1,159,714
Total			450,000								

Note: Please see important notes on page 9



Promise Whole Life

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Annual Premium:
Initial Annual Premium for all FEPs:
Total Initial Annual Premium:

Age: 40
\$8,546.17
\$1,453.83
\$10,000.00

Basic Illustration - Basic Ledger

Year	Age	Guaranteed					Non-Guaranteed				
		Guaranteed Annual Contract Premium	Total Cash Value	Cash Value Growth	Death Benefit	Paid-Up Death Benefit	Annual Dividend	Net Cash Value	Cash Value Growth	Death Benefit	Paid-Up Death Benefit
46	86	10,000	447,197	8,723	581,531	539,534	20,298	984,408	35,832	1,229,663	1,187,665
47	87	10,000	455,339	8,141	581,531	542,594	20,816	1,020,060	35,653	1,254,468	1,215,530
48	88	10,000	462,899	7,560	581,531	545,319	21,555	1,055,682	35,622	1,279,860	1,243,647
49	89	10,000	470,459	7,560	581,531	548,416	22,373	1,091,894	36,211	1,305,941	1,272,826
50	90	10,000	476,855	6,397	581,531	550,547	23,322	1,127,625	35,731	1,332,866	1,301,882
51	91	8,546	482,671	5,815	581,531	552,413	24,253	1,163,403	35,779	1,360,624	1,331,507
52	92	8,546	489,068	6,397	581,531	555,172	24,742	1,200,137	36,733	1,388,711	1,362,352
53	93	8,546	494,301	5,234	581,531	556,841	25,290	1,236,117	35,980	1,417,200	1,392,510
54	94	8,546	499,535	5,234	581,531	558,746	25,881	1,272,529	36,412	1,446,149	1,423,363
55	95	8,546	504,769	5,234	581,531	560,911	26,625	1,309,472	36,943	1,475,735	1,455,115
56	96	8,546	510,003	5,234	581,531	563,359	27,597	1,347,113	37,642	1,506,219	1,488,047
57	97	8,546	515,818	5,815	581,531	566,547	28,421	1,386,130	39,017	1,537,435	1,522,451
58	98	8,546	521,633	5,815	581,531	569,861	29,570	1,426,209	40,079	1,569,739	1,558,069
59	99	8,546	528,612	6,978	581,531	574,591	30,917	1,468,660	42,451	1,603,344	1,596,404
60	100	8,546	537,916	9,305	581,531	582,035	32,473	1,514,750	46,090	1,638,481	1,638,985
61	101	0	539,661	1,745	581,531	581,626	33,150	1,553,502	38,753	1,674,209	1,674,304
62	102	0	541,987	2,326	581,531	581,894	34,584	1,594,313	40,811	1,711,340	1,711,702
63	103	0	543,731	1,745	581,531	581,581	36,104	1,636,117	41,803	1,749,957	1,750,008
64	104	0	546,058	2,326	581,531	581,947	37,394	1,679,821	43,705	1,789,809	1,790,225
65	105	0	547,802	1,745	581,531	581,760	38,726	1,724,279	44,458	1,830,935	1,831,164
66	106	0	549,547	1,745	581,531	581,624	39,904	1,769,950	45,671	1,873,168	1,873,261
67	107	0	551,291	1,745	581,531	581,538	40,968	1,816,718	46,768	1,916,383	1,916,390
68	108	0	553,618	2,326	581,531	582,112	41,768	1,864,897	48,179	1,960,301	1,960,882
69	109	0	555,362	1,745	581,531	582,135	42,610	1,913,333	48,436	2,004,965	2,005,569
70	110	0	556,525	1,163	581,531	581,598	43,500	1,962,095	48,762	2,050,425	2,050,492
71	111	0	558,270	1,745	581,531	581,725	44,123	2,012,060	49,965	2,096,401	2,096,596
72	112	0	560,014	1,745	581,531	581,912	44,638	2,062,518	50,458	2,142,785	2,143,166
73	113	0	561,177	1,163	581,531	581,544	45,216	2,112,972	50,454	2,189,642	2,189,654
74	114	0	562,922	1,745	581,531	581,838	45,549	2,164,302	51,330	2,236,722	2,237,029
75	115	0	564,085	1,163	581,531	581,585	46,028	2,215,499	51,196	2,284,177	2,284,232
76	116	0	565,830	1,745	581,531	581,980	46,325	2,267,552	52,054	2,331,824	2,332,274
77	117	0	566,993	1,163	581,531	581,818	46,898	2,319,587	52,034	2,379,948	2,380,235
78	118	0	568,156	1,163	581,531	581,627	47,470	2,372,392	52,806	2,428,544	2,428,640
79	119	0	570,482	2,326	581,531	581,745	46,468	2,428,205	55,813	2,475,930	2,476,144
80	120	0	581,531	11,049	581,531	581,531	27,768	2,503,697	75,492	2,503,697	2,503,698
Total		585,462									

- NOTES: (1) All values shown above assume that all premiums are paid when due, and no loans or surrenders are made. The non-guaranteed columns reflect: dividends based on the current dividend scale; as well as any other current factors, all of which cannot be guaranteed and are likely to be changed by MetLife Investors USA Insurance Company over time. Your policy's actual non-guaranteed values may be more or less favorable than those shown above.
- (2) Totals do not take into account the time value of money, i.e., that because of inflation, a dollar in the future has less value than a dollar today.

Client Input Summary

Company: MetLife
Product: Promise Whole Life 2010

November 5, 2011
2.51.00, 6.46.00b

Insured

Insured Name	Mr Infinite Flyer
Sex	Male
Pension	No
Date of Birth	09/30/1971
Age	40
Risk Class	Standard Non Smoker
Table Rating	None
Temporary Flat Extra	0
Years	1
Permanent Flat Extra	2.50
State	Alabama
Policy Effective Date	11/05/2011
Tax Bracket	01 to 121 - 35
Retirement Age	65

Solve For

Solve For	Face Amount
Premium	10000
Years/@Age to Pay Premium	All Years
Better Band Solve	Yes
Flex Term Rider	No
Flex Term Rider Design	
FTR Face Amt Design	
Specified Total Death Benefit	
Base Face Amount	
FTR Face Amount	
FTR Blend %	
FTR Premium Design	
FTR Premium	
Years/@Age to Pay FTR Premium	
FTR Paid Up in Year/@Age	
Drop FTR in Year/@Age	
Paid Up Status	No
Paid Up Death Benefit	
Paid Up Death Benefit Amount	
Paid Up @Age/Year	
Withdrawal Non-Guar. Excess Cash when Paid Up	
Solve Goal	
Solve Year/@Age	

Client Input Summary

Company: MetLife
Product: Promise Whole Life 2010

November 5, 2011
2.51.00, 6.46.00b

Disbursements

Disbursements No

Policy Options

Dividend Option Paid-Up Additions (AI)
Secondary Dividend Option
Change Dividend Option No
Change Dividend Option
Year/@Age to Change Dividend Option
Alternate Dividend Assumption No
Alternate Dividend Assumption Rate
Rate %
Rate %
Enricher Options Rider No
Enricher Premium
Enricher Duration @Age/Year
Enricher Waiver No
Enricher Waiver Amount
1035 Gross Cash Transfer Amount
1035 Loan Amount
1035 Cost Basis
1035 Policy a MEC
1035 Exchange to Offset Premium
1035 Exchange Month
Prevent MEC Yes
Premium Mode Annual
Lump Sum
Paid By Issue Yes
Revised Illustration No

Policy Riders

Policy Riders No

Optional Reports

Optional Reports No

Agent Info

Agent Name Edward R Hinerman
Agent Company Hinerman Group
Broker Name

Client Input Summary

Company: MetLife

November 5, 2011

Product: Promise Whole Life 2010

2.51.00, 6.46.00b

Agent Info - Cont'd

Agent Address1	6399 Loggie Gulch Circle
Agent Address2	
Agent Address3	
Agent City	Salida
Agent State	Colorado
Agent Zip Code	81201
Agent Phone	866-539-7914
Agent Fax	
Agent Email	
Agent License #	