



MetLife announced plans to pursue a separation of a substantial portion of our U.S. Retail Business, which includes individual life and annuity products issued by certain MetLife companies. We are excited about the positive impact that this change will bring and look forward to our continued relationship with you. Below is other important information that our selling partners and advisors will need to know in order to do business on and after March 6, 2017.

Illustration Systems

- All New Business web-based illustrations will not be available from the close of business on Friday, March 3, 2017 (5:00 pm EST) until the start of business on Monday, March 6, 2017 (8:00 am EST) when the new company names, Brighthouse Life Insurance Company and Brighthouse Life Insurance Company of NY, will be in effect.
- All desktop Illustrations should not be used from the close of business on Friday, March 3, 2017 until the start of business on Monday, March 6, 2017.
- Users of desktop systems will need to accept the update prior to running illustrations on Monday, March 6th in order to remain compliant with all legal guidelines. If the update is not completed, these illustrations will not be accepted with applications.

Applications/Forms

- Paper applications, New Business and Post Issue forms will not be available from the close of business on Friday March 3, 2017 until the start of business on Monday, March 6, 2017.
- Please destroy existing applications, New Business and Post Issue forms prior to March 6, 2017.
- Brighthouse Life Insurance Company and Brighthouse Life Insurance Company of NY applications and documents will be available for use on Monday March 6, 2017. Transition rules will be implemented as follows:
 - If a Metropolitan Life Insurance Company application or forms are submitted **after 3/3**, the application will be rejected and you will be required to submit a Brighthouse Life Insurance Company of New York application to proceed.
 - If a MetLife Insurance Company USA application or forms arrive **between 3/6 and 4/4**, we will accept the application and amend the company name to reflect Brighthouse Life Insurance Company.
 - Beginning **4/5**, MetLife Insurance Company USA applications and forms will no longer be accepted.
 - If a MetLife Insurance Company USA application or form arrives **4/5 or later** the application will be rejected and you will be required to submit a Brighthouse Life Insurance Company application to proceed.

eNew Business

- Please note that in connection with the separation of a substantial portion of MetLife's U.S. Retail business, the following name changes are effective as of March 6, 2017:
 - Retail Life Insurance products will be issued by Brighthouse Life Insurance Company, Charlotte, NC 28277 (current issuer is 'MetLife Insurance Company USA') or Brighthouse Life Insurance Company of NY, New York, NY 10017 (in New York only) (current issuer is 'First MetLife Investors Insurance Company'). Variable products will be distributed through Brighthouse Securities, LLC (member FINRA). Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY and Brighthouse Securities, LLC are all Brighthouse Financial companies.

Insurance Products Are:
• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal
Government Agency • Not Guaranteed By Any Bank Or Credit Union • May Go Down in Value