

Crediting Interest Rates

Metropolitan Life Insurance Company | Metropolitan Tower Life Insurance Company

Product Name	Current Crediting Interest Rates ¹		Guaranteed Crediting Interest Rates
	January 1, 2022	December 1, 2022	
Equity Advantage VUL (1980 CSO) (Fixed Account)	3.00%	3.00%	3.00%
Equity Advantage VUL (Fixed Account)	3.00%	3.15%	3.00%
Equity Advantage VUL Enhanced Dollar Cost Averaging (EDCA)	6.00%	6.00%	N/A
Estate Enhancement VUL	3.00%	3.15%	3.00%
First To Die	4.00%	4.00%	4.00%
Flexible-Premium Adjustable Life	4.00%	4.00%	4.00%
Flexible-Premium Life (Universal Life)	4.00%	4.00%	4.00%
Guarantee Advantage UL with CCR (11)	4.60%	4.60%	3.00%
Guarantee Advantage UL with CCR (12)	4.60%	4.60%	2.00%
Guarantee Advantage UL without CCR (11)	4.00%	4.00%	3.00%
Guarantee Advantage UL without CCR (12)	4.10%	4.10%	2.00%
Guaranteed Advantage UL 07 with CCR Rider	4.45%	4.45%	3.00%
Guaranteed Advantage UL 09 with CCR Rider	4.60%	4.60%	3.00%
Guaranteed Advantage UL 07 without CCR Rider	3.85%	3.85%	3.00%
Guaranteed Advantage UL 09 without CCR Rider	4.00%	4.00%	3.00%
In Force Guaranteed Death Benefit — Universal Life	4.00%	4.00%	4.00%
Joint and Last Survivor Universal Life (01)	4.00%	4.00%	4.00%
Joint and Last Survivor Universal Life (03)	4.00%	4.00%	4.00%
Joint and Last Survivor Universal Life (05)	4.00%	4.00%	4.00%
Joint and Last Survivor Variable Universal Life (00)	4.00%	4.00%	4.00%
Joint and Last Survivor Variable Universal Life (98)	4.00%	4.00%	4.00%
LASUL (05)	3.10% in years 1–19 3.60% in years 20+	3.10% in years 1–19 3.60% in years 20+	3.00%
Legacy Advantage SUL with JCCR (09)	4.60%	4.60%	3.00%
Legacy Advantage SUL with JCCR (11)	4.60%	4.60%	3.00%
Legacy Advantage SUL with JCCR (12)	4.60%	4.60%	2.00%
Legacy Advantage SUL without JCCR (09)	3.10% in years 1–19 3.60% in years 20+	3.10% in years 1–19 3.60% in years 20+	3.00%
Legacy Advantage SUL without JCCR (11)	3.10% in years 1–19 3.60% in years 20+	3.10% in years 1–19 3.60% in years 20+	3.00%
Legacy Advantage SUL without JCCR (12)	3.10% in years 1–19 3.60% in years 20+	3.10% in years 1–19 3.60% in years 20+	2.00%
Met Tower SPMLI (Fixed Account)	6.00%	6.00%	6.00%

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Met Tower UL II (Fixed Account)	4.00%	4.00%	4.00%
Met Tower VLI (Fixed Account)	4.00%	4.00%	4.00%
MetLife Premier Accumulator Universal Life	3.55%	3.70%	2.00%
MetLife Provider UL	4.60%	4.60%	2.00%
MetLife Secure Flex UL	3.85%	3.85%	2.00%
MetLife Universal Life II (1990–93) (Fixed Account)	4.00%	4.00%	4.00%
MetLife Universal Life II (1993–2000) (Fixed Account)	4.00%	4.00%	4.00%
Metromatic Universal Life (Flexible Premium Adjustable Life)	4.00%	4.00%	4.00%
Metromatic Universal Life (Flexible Premium Life)	4.00%	4.00%	4.00%
MMA ULa	4.50%	4.50%	4.50%
Single Premium Life — SPUL	6.00%	6.00%	6.00%
UAUL	3.40%	3.55%	3.00%
ULSG (04)	4.00%	4.00%	3.00%
ULSG (05)	4.00%	4.00%	3.00%
Universal Life	4.00%	4.00%	4.00%
Universal Life (01)	4.50%	4.50%	4.00%
Universal Life with Secondary Guarantee (02)	4.20%	4.20%	4.00%
Universal Life with Secondary Guarantee (02) (NY)	4.20%	4.20%	4.00%
Universal Life with Secondary Guarantee (03)	4.00%	4.00%	4.00%
Universal Life with Secondary Guarantee (03) (NY)	4.00%	4.00%	4.00%
VUL 1998	4.00%	4.00%	4.00%
VUL 2000	4.00%	4.00%	4.00%
VUL 2001	3.35%	3.50%	3.00%
VUL 2002	3.00%	3.15%	3.00%

1. These rates are not guaranteed and are subject to change by the insurer.

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The Equity Advantage VUL Enhanced Dollar Cost Averaging (EAVUL EDCA) rate is based on a dollar cost averaging program offered with EAVUL08. Guarantees apply to certain insurance products (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations and the issuing insurer's claims-paying ability and financial strength.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company (Member FINRA).

Life Insurance Products:

- 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

