

Partial exchange disclosure

This form is required when initiating a partial 1035 exchange

Metropolitan Life Insurance Company
Metropolitan Tower Life Insurance Company

To avoid delays, complete and return the entire form including any blank pages.

SECTION 1: Proposed Insured information

Please print:
Contract number

Annuitant - First name	Middle name	Last name
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The IRS has issued revenue procedure 2011-38 to address their concern that some partial exchanges could be used to reduce or avoid taxation of distributions under the tax law. In this revenue procedure the IRS has provided that the basis and investment in the contracts should be allocated pro-rata between the contracts involved in the partial exchange based on the percentage of the cash value transferred to the new contract(s). Under current IRS guidance, a partial 1035 exchange may be challenged by the Internal Revenue Service if the contract owner takes a withdrawal from any of the non-qualified annuity contracts associated with the partial 1035 within 180 days following the partial 1035 exchange [this includes the portion remaining in the original contract as well as the new contract(s)]. To avoid adverse tax consequences to the owner, no withdrawal should occur within 180 days of a partial 1035. Customers considering partial 1035s should be advised that any withdrawal from the existing or new contract could nullify the partial 1035 protection or result in other adverse tax consequences to the owner. The only exception for amounts received during the 180 days that would not nullify the partial 1035 protection would be an annuitized payment stream for a period of 10 years or more or an annuity stream during one or more lives. We strongly urge you to discuss this transaction with your independent tax advisor before proceeding with any partial exchange, withdrawal or surrender of your annuity contract. If you are contemplating a withdrawal or surrender within the first 180 days, you should seek advice from your own independent tax advisor concerning how these rules will apply to your particular circumstances.

SECTION 2: Signature

By signing this form, I agree to the following:

- That I am intending to initiate a partial exchange of a portion of my existing annuity to a new annuity;
- That I have read and understand the disclosure provided above;
- That I have consulted or had the opportunity to consult with an independent tax advisor prior to initiating this transaction;
- That I do not presently intend to take distributions from the new or surviving contract within 180 days after the exchange; and
- That I agree to hold MetLife harmless from any adverse tax consequences of the exchange or any related tax reporting.

Sign Here	Signature	Date (mm/dd/yyyy)
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Circular 230 Disclosure: To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. Federal Tax Advice contained in this disclosure (*including any attachments*) is not intended to (*and cannot*) be used by anyone to avoid IRS penalties. It is intended to support the administration of MetLife insurance products. Our customers should seek advice based on their particular circumstances from an independent tax advisor.

SECTION 3: How to submit this form

Mail:

MetLife
Customer service center
PO box 10342
Des Moines, IA 50306-0342

Express mail only:

MetLife
4700 Westown Parkway
Suite 200
West Des Moines, IA 50266

Fax:

877-547-9669

Email:

requests@metlife.com