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**METLIFE REINVENTS INVESTMENT BONDS WITH UNIQUE GUARANTEED OFFER
MetLife Bond offers capital, withdrawal and death benefit guarantees**

MetLife Europe Limited (MetLife) is launching one of the first investment bonds to offer capital, withdrawal and death benefit guarantees as it further emphasises its commitment to innovative long-term saving solutions.

MetLife believes 2009 will be the year of the guarantee with the investment bond market set for strong sales in 2009. The availability of guarantees is crucial in reinventing the market to provide assurance for investors and advisers in the face of current stock market volatility.

Its Guaranteed Investment Bond is its first new product launch in the bonds market since Capital Gains Tax changes in last year's Budget which some analysts claimed tipped the balance in favour of collective schemes such as unit trusts and OEICs.

The MetLife Guaranteed Investment Bond is a single premium unit-linked insurance bond providing a choice of capital, withdrawal and death benefit guarantees with a minimum investment of £10,000 and terms ranging from 7 to 20 years.

Investors in the Guaranteed Investment Bond have the potential to lock-in gains every two-and-a-half years and are guaranteed to receive back at least their initial investment minus any withdrawals.

They can withdraw up to five per cent of their initial investment each year free of charge and investors in the Secure Capital Feature can switch investments into non-guaranteed funds if they so wish.

Dominic Grinstead, Strategic Development and Marketing Director of MetLife's UK Retirement & Savings business, says: "We believe that 2009 will be the year of the guarantee. Demand for guarantees and credible guaranteed products is growing strongly and is a crucial part of the UK long-term saving and retirement planning market."

"Investment bonds have a strong part to play in delivering the investment solutions that clients and IFAs are looking for and we have designed our Guaranteed Investment Bond to help in that process of reinventing the bonds market. Guarantees really are the key differentiator."

Clients opting for MetLife's Guaranteed Investment Bond will invest all their money initially in funds offering the Secure Capital Feature which include a range of Managed and Index Portfolios managed with the assistance of leading independent investment research company Morningstar Associates Europe Limited. Clients who do not choose the Secure Capital Feature will invest in the standard MetLife Investment Bond which offers additional funds including best of breed funds and index funds.

At the same time, MetLife have addressed the inheritance tax (IHT) market with a guaranteed loan trust (GLT). Unlike conventional IHT plans the GLT guarantees that investors will receive the return of their initial loan over a 20 year period and with investment lock-ins, their beneficiaries may receive a guaranteed lump sum as well.

The policy can have a maximum of 10 lives assured. There is no minimum age for lives assured.

There is a product annual management charge of 0.45 per cent and guarantee charges start at just 0.85% meaning that guarantees are available from a total annual cost of 1.5% (assumes the fully accessible version investing in the defensive index portfolio).

Standard adviser commission is 4% and trail commission can be added and is payable from the first month. Initial commission can also be sacrificed so trail commission is enhanced offering a total trail commission of 1% per annum.

For a limited initial period to 6th April 2009 there is also a special launch offer of an additional 1% unit allocation which means total unit allocation can be as high as 107% if advisers sacrifice initial commission.

MetLife is an affiliate of US-based MetLife, Inc. a leading global insurance and financial services organisation which counts the U.S.'s largest life insurer among its subsidiaries. The organisation is renowned for its stability, financial strength and security, and had over \$558.6 billion (around £283 billion) of total assets at 31st December 2007.

MetLife's range of retirement and long-term savings products with innovative guarantee features also includes its award-winning NEW Retirement Portfolio, the first personal pension to offer both capital and income guarantees.

Notes to Editors

About MetLife Europe Limited

MetLife is the trading name of MetLife Europe Limited, an affiliate of the global financial organisation MetLife, Inc. MetLife Europe Limited is an Irish company authorised by the Irish Financial Services Regulatory Authority and regulated by the Financial Services Authority for the conduct of its UK insurance business. MetLife Europe Limited operates under the MetLife brand name, and has the ability to do business in any of the EU member states. In the UK, MetLife Europe Limited works solely with Financial Advisers to help deliver retirement and long-term savings solutions. Services are delivered from MetLife Europe Limited's head office in Ireland, and from UK offices in London and Salisbury. For more information about MetLife Europe Limited, please visit the company's website at www.metlife.co.uk.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of the U.K., include the number one life insurer in the United States, with over 140 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

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