00000202107260949200004

BEGINNING BANNER SHEET

Jobname: DAE7114U

Report Name: 2021072609492-CONFIRM

Cycle Date: July 26, 2021

Description: TRI-FOLD

Mailing Envelope: #18000138430

Return Envelope: NONE

Stuffers: NONE

Package Count: 306





QUJKQVV-VKQAZMN GOMJCOSQJUZMN SBGWOMP, 4205 XUHYK TKEXXK ROCKFORD IL 61109

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative Mdqjvjdqjdn Tjfomxmds Cmfw RKL YWKF

Policy Loan Confirmation

We processed your loan of \$15,302.59 on May 4, 2021.

What you need to know

The loan was taken to pay the \$54.22 premium due on June 1, 2021.

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of May 4, 2021.

Total Loan Outstanding Value	\$15,302.59
Policy Loan Interest Due	\$0.00
Policy Loan	\$15,302.59



View and update your account at online.metlife.com

Owner

QUJKQVV-VKQAZMN GOMJCOSQJUZMN SBGWOMP,

Insured

KOLFO T EGARCCF

Policy Number **27007549**

Face Amount of Policy **\$50,771.00**

Death Benefit Value **\$37,187.02**

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

If you requested payment in the form of a check, it will be sent under separate cover.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the value are released.





OQAJOTT-TJOPGVE FBVAYBNOAQGVE NCFUBVK, 6.17 AYCGI SIDAAI ROCKFORD IL 61109

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative Mdqjvjdqjdn Tjfomxmds Cmfw RKL YWKF

Policy Loan Confirmation

We processed your loan of \$7,571.73 on April 14, 2021.

What you need to know

The loan was taken to pay the \$27.96 premium due on May 1, 2021.

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of April 14, 2021.

Total Loan Outstanding Value	\$7,599.96
Policy Loan Interest Due	\$0.27
Policy Loan	\$7,599.69



View and update your account at online.metlife.com

Owner

OQAJOTT-TJOPGVE FBVAYBNOAQGVE NCFUBVK,

Insured

GMSI

Policy Number 27008104

Face Amount of Policy **\$29,931.00**

Death Benefit Value \$23,469.88

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

If you requested payment in the form of a check, it will be sent under separate cover.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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OQAJOTT-TJOPGVE FBVAYBNOAQGVE NCFUBVK, 6.17 AYCGI SIDAAI ROCKFORD IL 61109

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative Mdqjvjdqjdn Tjfomxmds Cmfw RKL YWKF

Policy Loan Confirmation

We processed your loan reversal of \$7,619.97 on July 16, 2021.

What you need to know

The loan was taken to pay the \$27.96 premium due on June 1, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$7,783.30
Policy Loan Interest Due	\$155.65
Policy Loan	\$7,627.65



View and update your account at online.metlife.com

Owner

OQAJOTT-TJOPGVE FBVAYBNOAQGVE NCFUBVK,

Insured

GMSI

Policy Number 27008104

Face Amount of Policy **\$29,931.00**

Death Benefit Value **\$23,228.76**

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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OQAJOTT-TJOPGVE FBVAYBNOAQGVE NCFUBVK, 6.17 AYCGI SIDAAI ROCKFORD IL 61109

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative Mdqjvjdqjdn Tjfomxmds Cmfw RKL YWKF

Policy Loan Confirmation

We processed your loan of \$7,619.97 on May 4, 2021.

What you need to know

The loan was taken to pay the \$27.96 premium due on June 1, 2021.

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of May 4, 2021.

Total Loan Outstanding Value	\$7,619.97
Policy Loan Interest Due	\$0.00
Policy Loan	\$7,619.97



Owner

OQAJOTT-TJOPGVE FBVAYBNOAQGVE NCFUBVK,

Insured

GMSI

Policy Number 27008104

Face Amount of Policy **\$29,931.00**

Death Benefit Value \$23,418.85

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

If you requested payment in the form of a check, it will be sent under separate cover.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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LNOLYL S WQFJYC 44 GOLOUST PIKLZIM CHEEKTOWAGA NY 14225

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative RDEERFGFDA FCEGDGK NV

Policy Loan Confirmation

We processed your loan of \$1,747.63 on July 16, 2021.

What you need to know

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$1,747.63
Policy Loan Interest Due	\$0.00
Policy Loan	\$1,747.63



View and update your account at online.metlife.com

Owner

LNOLYL S WQFJYC

Insured

WDAAXK CGKAIR

Policy Number 28000963

Face Amount of Policy \$15,000.00

Death Benefit Value

\$17,700.29

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

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UCEE F OVTBKITV 81 ZDEANZ LA AUBURN MA 01501

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative WMZZWFSFMO YTZSTB YZVK VIHASI 7746704990

Policy Loan Confirmation

We processed your loan of \$26,979.44 on January 1, 2021.

What you need to know

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of January 1, 2021.

Total Loan Outstanding Value	\$26,979.44
Policy Loan Interest Due	\$0.00
Policy Loan	\$26,979.44



View and update your account at online.metlife.com

Owner

UCEE F OVTBKITV

Insured

HYFF G CHNKOUNH

Policy Number 28002010

Face Amount of Policy **\$60,000.00**

Death Benefit Value **\$40,437.98**

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

If you requested payment in the form of a check, it will be sent under separate cover.

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OCCNZREW E GXFHVUEI 411 VJEOFL CTEM PENFIELD NY 14526

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative WMZZWFSFMO YTZSTB YZVK VIHASI 7746704990

Policy Loan Confirmation

We processed your loan of \$20,304.22 on January 1, 2021.

What you need to know

The total outstanding policy loan amount was determined as of January 1, 2021.

Total Loan Outstanding Value	\$20,304.22
Policy Loan Interest Due	\$0.00
Policy Loan	\$20,304.22



View and update your account at online.metlife.com

Owner

OCCNZREW E GXFHVUEI

Insured

OCCNZREW E GXFHVUEI

Policy Number 28012036

Face Amount of Policy

\$32,149.00

Death Benefit Value

\$19,497.92

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

If you requested payment in the form of a check, it will be sent under separate cover.

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JOQPOHVGJ UBMNLRTY, XFXRINBR & SXDIBYU, BYR. QK RKV 769 CLINTONDALE NY 12515

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Policy Loan Confirmation

We processed your loan reversal of \$151,620.83 on July 16, 2021.

What you need to know

The total outstanding policy loan amount was determined as of July 16, 2021.

Policy Loan	\$0.00
Policy Loan Interest Due	\$0.00
Total Loan Outstanding Value	\$0.00



View and update your account at online.metlife.com

Owner

JOQPOHVGJ UBMNLRTY,

Insured

OXDTW B HTWZTLFPH

Policy Number **28015797**

Face Amount of Policy \$174,264.00

Death Benefit Value **\$224,812.00**

Fixed Base Interest Rate **0.00%**

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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LWAD IBMGJQ 7635 VEYKUOYK GOC CANNON FALL MN 55009

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your RepresentativeDjoufujoujh Buyadxdjv Mdyt
EOFY PYGHWISDZZ

Policy Loan Confirmation

We processed your loan of \$39.20 on July 16, 2021.

What you need to know

The loan was taken to pay the Premium on policy 28004373.

The total outstanding policy loan amount was determined as of July 16, 2021.

Policy Loan	\$39.20
Policy Loan Interest Due	\$0.00
Total Loan Outstanding Value	\$39.20



View and update your account at online.metlife.com

Owner

LWAD IBMGJQ

Insured

ELMH SAGTVK

Policy Number **28017225**

Face Amount of Policy \$15,000.00

Death Benefit Value

\$15,342.99

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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TOBHKOMO NHRPWS UN QNH 804 MARKS MS 38646

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Policy Loan Confirmation

We processed your loan of \$134.25 on July 16, 2021.

What you need to know

The loan was taken to pay the \$11.77 premium due on August 9, 2021.

The loan was taken to pay the Premium on policy 28032244.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$134.25
Policy Loan Interest Due	\$0.00
Policy Loan	\$134.25



View and update your account at online.metlife.com

Owner

TOBHKOMO NHRPWS

Insured

HFDFUG H KTEAJU

Policy Number 28028280

Face Amount of Policy **\$25,000.00**

Death Benefit Value

\$25,723.54

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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QFGKDGEEH X BSCFEUJ 21 XMYYLX PRLUB RH BRUNSWICK ME 04011

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Policy Loan Confirmation

We processed your loan of \$17,174.01 on July 16, 2021.

What you need to know

The loan was taken to pay the \$64.84 premium due on August 1, 2021.

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$17,174.01
Policy Loan Interest Due	\$0.00
Policy Loan	\$17,174.01



View and update your account at online.metlife.com

Owner

QFGKDGEEH X BSCFEUJ

Insured

CNXTGXSSE M ELOAYIG

Policy Number 28029133

Face Amount of Policy **\$25,000.00**

Death Benefit Value **\$11,693.57**

Fixed Base Interest Rate **8.00%**

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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XYFDNS EGRTUBAD 443 MYUFV MJDYUC DZ **BROOMALL PA 19008**

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative NBDDNLCLBH UAMHBWYHUAMB OMVECR LEALC 6103256100

Policy Loan Confirmation

We processed your loan of \$2,346.91 on July 16, 2021.

What you need to know

The loan was taken to pay the Premium on policy 28000737.

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$2,346.91
Policy Loan Interest Due	\$0.00
Policy Loan	\$2,346.91



View and update your account at online.metlife.com

Owner

XYFDNS EGRTUBAD

Insured

OCKXSPX Y WMRPQQ

Policy Number 28030652

Face Amount of Policy \$10,000.00

Death Benefit Value \$8,246.69

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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IBTPP Q VRNHXJ 6016 KUTTMEWHE ZOH MEMPHIS TN 38120

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative GYUUGFWFYM WEBBEUUEE DPJWG HJYQYWYZB 9017675951

Policy Loan Confirmation

We processed your loan of \$10,788.74 on July 16, 2021.

What you need to know

The loan was taken to pay the \$451.00 premium due on July 7, 2022.

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$10,788.74
Policy Loan Interest Due	\$0.00
Policy Loan	\$10,788.74



View and update your account at online.metlife.com

Owner

IBTPP Q VRNHXJ

Insured

SDLMM Y PUJXHK

Policy Number 28042109

Face Amount of Policy

\$50,000.00

Death Benefit Value

\$40,066.21

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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YHBVC SPTDRUUR 26 UVLOZN LO TINTON NJ 07712

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Policy Loan Confirmation

We processed your loan of \$2,274.45 on July 16, 2021.

What you need to know

\$2,262.64 will be credited to account number 2894 with FIRST TEXAS BANK on or about July 18, 2021.

The loan was taken to pay the \$11.81 premium due on July 29, 2021.

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$2,274.45
Policy Loan Interest Due	\$0.00
Policy Loan	\$2,274.45



View and update your account at online.metlife.com

Owner

YHBVC SPTDRUUR

Insured

JSFACQEES Y FTYEMVVM

Policy Number 28062172

Face Amount of Policy **\$25,000.00**

Death Benefit Value **\$24,906.67**

Fixed Base Interest Rate **8.00%**

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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GHLPIK HJ VASEYENA W/Y JEFDKWO CEDOKB 81 S XTWRG BG MEDIA PA 19063

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative NBDDNLCLBH UAMHBWYHUAMB OMVECR LEALC 6103256100

Policy Loan Confirmation

We processed your loan of \$218.09 on July 16, 2021.

What you need to know

The loan was taken to pay the Premium on policy 28006860.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$218.09
Policy Loan Interest Due	\$0.00
Policy Loan	\$218.09



View and update your account at online.metlife.com

Owner

GHLPIK HJ VASEYENA

Insured

BIOYHB H FBQOGVTP

Policy Number 28063522

Face Amount of Policy \$12,211.00

Death Benefit Value **\$12,797.14**

Fixed Base Interest Rate **8.00%**

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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H P PYORB WOTCC AGC FAF 6/1/11 B/E BYGGD & PRGRC 552 YOSBIGXA OHD 65GY JI WHITE PLAINS NY 10601

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Policy Loan Confirmation

We processed your loan of \$569,581.70 on July 16, 2021.

What you need to know

The loan was taken to pay the \$17,435.00 premium due on July 1, 2022.

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of July 16, 2021.

Policy Loan	\$569,581.70
Policy Loan Interest Due	\$0.00
Total Loan Outstanding Value	\$569,581.70



View and update your account at online.metlife.com

Owner

HPPYORB

Insured

JADDK T YFFNGB RGPA YT YFFNGB

Policy Number 28066949

Face Amount of Policy

\$45,167.00

Death Benefit Value

\$0.00

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

If you requested payment in the form of a check, it will be sent under separate cover.

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HUICWKSA FTUUWKGAFW BICMJT ZUMMTWHCZT **RL PLU 039** ELEELE HI 96705

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Policy Loan Confirmation

We processed your loan of \$203.25 on July 16, 2021.

What you need to know

The loan was taken to pay the \$16.84 premium due on August 8, 2021.

The loan was taken to pay the Premium on policy 28066171.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$203.25
Policy Loan Interest Due	\$0.00
Policy Loan	\$203.25



View and update your account at online.metlife.com

Owner

HUICWKSA FTUUWKGAFW

Insured

JASPI RHWWETPIRE

Policy Number 28073688

Face Amount of Policy \$25,000.00

Death Benefit Value \$27,092.60

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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U.S. Retail Life Operations New England Life Insurance Company Policy 27003371 Insured WTGI LIAMF



QXGMQFF-YUZQQZFX QXVTMPFX & MQSXVCF ES. 445 0KY TK SEAL BEACH CA 90740

Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form

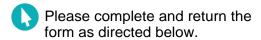






U.S. Retail Life Operations
New England Life Insurance Company
Owner Name QXGMQFF-YUZQQZFX
QXVTMPFX & MQSXVCF ES.
Policy Number 27003371





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

Signature and Date	
Signature of Owner	Date





U.S. Retail Life Operations
New England Life Insurance Company
Policy 27028130
Insured YOMPQVIA CELJZE



DKCTDWW-ZFSDDSWK DKIGTXWK & TDOKIJW BO. 449 5WG TW SEAL BEACH CA 90740

Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form







U.S. Retail Life Operations
New England Life Insurance Company
Owner Name DKCTDWW-ZFSDDSWK
DKIGTXWK & TDOKIJW BO.
Policy Number 27028130





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

Signature and Date	
Signature of Owner	Date





U.S. Retail Life Operations
New England Life Insurance Company
Policy 27028132
Insured YLMCGB MTIQOEW



IABGIQQ-NLCIICQA IASPGWQA & GIRASJQ KR. 405 9AJ LA SEAL BEACH CA 90740

Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form







U.S. Retail Life Operations
New England Life Insurance Company
Owner Name IABGIQQ-NLCIICQA
IASPGWQA & GIRASJQ KR.
Policy Number 27028132





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

Signature and Date	
Signature of Owner	Date





HCFHW O XYSCLF 437 MDKRBDFFZ MG ORANGE PARK FL 32065-5600 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 744701081 Insured HBARN F FHNQIZ



Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form







U.S. Retail Life Operations Metropolitan Life Insurance Company Owner Name HCFHW O XYSCLF Policy Number 744701081





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

Signature and Date	
Signature of Owner	Date





CEYHOT K QCBNZ 9795 UPMOBIMMP BP SAN RAMON CA 94583-3338 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 774701547 Insured YTWDBK F GDRCY



Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form







U.S. Retail Life Operations Metropolitan Life Insurance Company Owner Name CEYHOT K QCBNZ Policy Number 774701547





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

Signature and Date	
Signature of Owner	Date
	<u> </u>





KRPFNYC P INXAFNOO MC GCH 23624 LOS ANGELES CA 90024-0321 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 804765672 Insured TWDYECA D HADNBAYY



Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form







U.S. Retail Life Operations Metropolitan Life Insurance Company Owner Name KRPFNYC P INXAFNOO Policy Number 804765672





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

Signature and Date		
Signature of Owner	Date	-
		_





CJLVELW GLUDTLD 53 EBJ SCFFH OL # 95 LAGUNA HILLS CA 92653-6073 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 830735304 Insured QCTUAY X JGBTUGT



Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form







U.S. Retail Life Operations Metropolitan Life Insurance Company Owner Name CJLVELW GLUDTLD Policy Number 830735304





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

Signature and Date	
Signature of Owner	Date





SXUBYUM XECVZEV 29 SGL KAQQV EP # 02 LAGUNA HILLS CA 92653-6073 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 830735305 Insured CLVMAVD R XBOVGBV JR



Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

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We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form







U.S. Retail Life Operations Metropolitan Life Insurance Company Owner Name SXUBYUM XECVZEV Policy Number 830735305





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

Signature and Date	
Signature of Owner	Date





VOEXI O XZU SVI 38545 EATCMLVQ EJ HESPERIA CA 92345-1959 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 840731574 Insured BXPPWAJ K BQX HWL



Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form







U.S. Retail Life Operations Metropolitan Life Insurance Company Owner Name VOEXI O XZU SVI Policy Number 840731574





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

Signature and Date		
Signature of Owner	Date	





NGXCXB TWF 6435 XF RDWBYC NXDF AIX 479 SANTA CLARA CA 95051-2930 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 967903043 Insured FAVVB J TWF



Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form



"Go green! Visit <u>online.metlife.com</u> for quick, convenient and eco-friendly account management.





U.S. Retail Life Operations Metropolitan Life Insurance Company Owner Name NGXCXB TWF Policy Number 967903043





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

I hereby request that notice be sent to all direct beneficiaries on the above policy that is currently operating on continued paid up insurance. The notice will identify the policy owner, insured, and amount of the current death benefit.

Signature and Date	
Signature of Owner	Date





HEFDAJ CEU 2666 HIENXV HECLX ZDLN., #993 WESTMINSTER CA 92683 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 993101715 Insured HEY C CEU



Important information about your policy- Please review

Why we're contacting you

California law requires that you periodically be given the option of having notification sent to all direct beneficiaries advising them that they are named as beneficiaries in the policy.

What you need to know

The notice will also identify the owner and insured on the policy, and the amount of current death benefit.

What you need to do

If you would like us to send notification to the current named beneficiaries, please complete and sign the attached form and return it to us at the address listed below.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday between 9 a.m. and 6 p.m. Eastern time.

Enclosure(s): Beneficiary Notification Form



"Go green! Visit <u>online.metlife.com</u> for quick, convenient and eco-friendly account management.





U.S. Retail Life Operations Metropolitan Life Insurance Company Owner Name HEFDAJ CEU Policy Number 993101715





Beneficiary Notification Form

Please complete, sign, and date this form and return it to the above address if you want notice sent to all direct beneficiaries.

SECTION 1: To be completed by the Owner

I hereby request that notice be sent to all direct beneficiaries on the above policy that is currently operating on continued paid up insurance. The notice will identify the policy owner, insured, and amount of the current death benefit.

Signature and Date	
Signature of Owner	Date





New England Life Insurance Company Policy: 28002255 Insured: OTFVY I OYVC

U.S. Retail Life Operations

SGRHC N OXNL 7869 QIZW CD RIDGECREST CA 93555

Statement of Coverage - Please review

Why we're contacting you

We received your inquiry about a copy of your contract.

What you need to know

The enclosed Statement of Coverage confirms that you have an inforce insurance policy with us.

What you need to do

Please keep this notice for future reference.

We're here to help

You can reach us at 1-833-208-3017. Our customer service center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

Enclosure(s): Acknowledgement of Insurance



Go green! Visit online.metlife.com for quick, convenient, and eco-friendly account management.

Additional information

Help us stay connected: Please keep us updated with respect to all who are associated with this policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number. You may submit changes to the address provided above, by calling our Customer Service Center at the phone number provided above, or by contacting your Representative.





U.S. Retail Life Operations

New England Life Insurance Company

Statement of Coverage

The Company above has issued a policy of insurance (referred to as the policy) on the life of the insured named below. The status of the policy depends on the payment of premiums due, if any. The policy, is the entire contract between the company and the owner. This is a brief description of the policy as of July 16, 2021.

Policy Number 28002255

Insured OTFVY I OYVC

Owner SGRHC N OXNL

Type of Policy 20 Payment Life

Issue Date of Original Policy December 9, 1996

Face Amount of Insurance \$175,000.00

Any additional benefits contained in the policy are not described here. Further details about the policy and benefits will be furnished upon request.

Signature of Corporate Secretary Date

July 16, 2021





SYIWZMEGX O UBFCJF 040 Z 9PG ZP

LEHIGHTON PA 18235-1808

U.S. Retail Life Operations

Metropolitan Life Insurance Company

Policy: 000085772

Insured: SYIWZMEGX O UBFCJF

Statement of Coverage – Please review

Why we're contacting you

We received your inquiry about a copy of your contract.

What you need to know

The enclosed Statement of Coverage confirms that you have an inforce insurance policy with us.

What you need to do

Please keep this notice for future reference.

We're here to help

You can reach us at 1-833-642-1007. Our customer service center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

Enclosure(s): Acknowledgement of Insurance



Go green! Visit online.metlife.com for quick, convenient, and eco-friendly account management.

Additional information

Help us stay connected: Please keep us updated with respect to all who are associated with this policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number. You may submit changes to the address provided above, by calling our Customer Service Center at the phone number provided above, or by contacting your Representative.





U.S. Retail Life Operations

Metropolitan Life Insurance Company

Statement of Coverage

The Company above has issued a policy of insurance (referred to as the policy) on the life of the insured named below. The status of the policy depends on the payment of premiums due, if any. The policy, is the entire contract between the company and the owner. This is a brief description of the policy as of July 16, 2021.

Policy Number 000085772

Insured SYIWZMEGX O UBFCJF

Owner SYIWZMEGX O UBFCJF

Type of Policy Life Paid-Up at Age 65

Issue Date of Original Policy January 1, 1947

Face Amount of Insurance \$1,000.00

Any additional benefits contained in the policy are not described here. Further details about the policy and benefits will be furnished upon request.

Signature of Corporate Secretary Date

Jeannette Pina Secretary July 16, 2021





KDXXJ D JXWTDJQ 3737 LUBAMABBR MALVERN WV 72104

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017

Your Representative Cruxwxruxrf Gxqvcbcrs Acqd RVISTO FYXRCOJIGZGL 9133458200

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

3737 LUBAMABBR MALVERN WV 72104

Previous Address 3737 LUBAMABBR MALVERN AR 72104



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

KDXXJ D JXWTDJQ

Insured

TQDDK Q DYLGZDH

Policy Number 27010234

Keep this information with your original policy contract.



27010234-RETMAIL-

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

- Please review this confirmation. Contact us if you have questions.
- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 3737 LUBAMABBR, MALVERN WV 72104.

BOUGHBROOM

How to submit this form	Policy number: 27010234 Insured: TQDDK Q DYLGZDH		10 min 10
Mail:	Address change for: □ Insured □ Payor	□ Owner	27010234- ADDCHG-
New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Street address		
Fax: 877-319-2495	City	State	ZIP





KDXXJ D JXWTDJQ 3737 LUBAMABBR MALVERN AR 72104

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017

Your Representative Cruxwxruxrf Gxqvcbcrs Acqd RVISTO FYXRCOJIGZGL 9133458200

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

3737 LUBAMABBR MALVERN WV 72104

Previous Address 3737 LUBAMABBR MALVERN AR 72104



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

KDXXJ D JXWTDJQ

Insured

TQDDK Q DYLGZDH

Policy Number 27010234

Keep this information with your original policy contract.



27010234-RETMAILB-

What you need to do

- Please review this confirmation. Contact us if you have questions.
 Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 3737 LUBAMABBR, MALVERN WV 72104.

How to submit this form	Policy number: 27010234 Insured: TQDDK Q DYLGZDH		
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner	27010234- ADDCHG-
Fax: 877-319-2495	City	State	ZIP





KANE WILLIAMSON 201 X PATH BADA MARKET AGRA MARG JAIPUR AZ 12011

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017

Your RepresentativeDysvqvysvyp Zvkwdidyu Fdkb
TKQGTI DHNDH

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

201 X PATH BADA MARKET AGRA MARG JAIPUR AZ 12011

Previous Address

AYSORPUAVG MGMLPUAL LX XH SMPUXAP 593 M KAGWVOIMM DETROIT MI 48202



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

KANE WILLIAMSON

Insured

ASMH L XKAWYT

Policy Number

28000392

Keep this information with your original policy contract.



28000392-RETMAIL-

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

- Please review this confirmation. Contact us if you have questions.
- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 201 X PATH, BADA MARKET, AGRA, MARG, JAIPUR AZ 12011.

How to submit this form	Policy number: 28000392 Insured: ASMH L XKAWYT			
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner		28000392- ADDCHG-
Fax: 877-319-2495	City	State	ZIP	





KANE WILLIAMSON AYSORPUAVG MGMLPUAL LX XH SMPUXAP 593 M KAGWVOIMM DETROIT MI 48202

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017

Your RepresentativeDysvqvysvyp Zvkwdidyu Fdkb
TKQGTI DHNDH

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

201 X PATH BADA MARKET AGRA MARG JAIPUR AZ 12011

Previous Address

AYSORPUAVG MGMLPUAL LX XH SMPUXAP 593 M KAGWVOIMM DETROIT MI 48202



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

KANE WILLIAMSON

Insured

ASMH L XKAWYT

Policy Number

28000392

Keep this information with your original policy contract.



28000392-RETMAILB-

What you need to do

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- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 201 X PATH, BADA MARKET, AGRA, MARG, JAIPUR AZ 12011.

How to submit this form	Policy number: 28000392 Insured: ASMH L XKAWYT		
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner	28000392- ADDCHG-
Fax: 877-319-2495	City	State	ZIP





KANE WILLIAMSON 201 X PATH BADA MARKET AGRA MARG JAIPUR LA 70403 New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

201 X PATH BADA MARKET AGRA MARG JAIPUR LA 70403

Previous Address

936 HGKL SN HAMMOND LA 70403



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

KANE WILLIAMSON

Insured

SOIW C ZGEMLE

Policy Number 28000796

200007.00

Keep this information with your original policy contract.



28000796-RETMAIL-

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

- Please review this confirmation. Contact us if you have questions.
- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 201 X PATH, BADA MARKET, AGRA, MARG, JAIPUR LA 70403.

How to submit this form	Policy number: 28000796 Insured: SOIW C ZGEMLE			
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner	•	28000796- ADDCHG-
Fax: 877-319-2495	City	State	ZIP	





KANE WILLIAMSON 936 HGKL SN HAMMOND LA 70403

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017 Your Representative

Your Representative PS DQLNOZOPT FOLH

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

201 X PATH BADA MARKET AGRA MARG JAIPUR LA 70403

Previous Address

936 HGKL SN HAMMOND LA 70403



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

KANE WILLIAMSON

Insured

SOIW C ZGEMLE

Policy Number

28000796

Keep this information with your original policy contract.



28000796-RETMAILB-

What you need to do

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- Notify us when your address changes. You can update your address by completing the form below or you
 may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 201 X PATH, BADA MARKET, AGRA, MARG, JAIPUR LA 70403.

How to submit this form	Policy number: 28000796 Insured: SOIW C ZGEMLE		
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner	28000796- ADDCHG-
Fax: 877-319-2495	City	State	ZIP





QMBIURO P PAWLD 41 AWPS CIPA SCAA CIWV MEDIA MT 19063

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017

Your Representative FBCCFJYJBL QXILBNELQXIB UEAKIGG CGDOL 6103256100

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

41 AWPS CIPA SCAA CIWV MEDIA MT 19063

Previous Address 41 AWPS CIPA SCAA CIWV MEDIA PA 19063



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

QMBIURO P PAWLD

Insured QMBIURO P PAWLD

Policy Number 28004724

Keep this information with your original policy contract.



28004724-RETMAIL-

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

- Please review this confirmation. Contact us if you have questions.
- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 41 AWPS CIPA SCAA CIWV, MEDIA MT 19063.

K225886K235

How to submit this form	Policy number: 28004724 Insured: QMBIURO P PAWLD			
Mail:	Address change for: □ Insured □ Payor	□ Owner		28004724- ADDCHG-
New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Street address			
Fax: 877-319-2495	City	State	ZIP	





QMBIURO P PAWLD 41 AWPS CIPA SCAA CIWV MEDIA PA 19063

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017

Your Representative FBCCFJYJBL QXILBNELQXIB UEAKIGG CGDOL 6103256100

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

41 AWPS CIPA SCAA CIWV MEDIA MT 19063

Previous Address 41 AWPS CIPA SCAA CIWV MEDIA PA 19063



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

QMBIURO P PAWLD

Insured QMBIURO P PAWLD

Policy Number 28004724

Keep this information with your original policy contract.



28004724-RETMAILB-

What you need to do

- Please review this confirmation. Contact us if you have questions.
 Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 41 AWPS CIPA SCAA CIWV, MEDIA MT 19063.

How to submit this form	Policy number: 28004724 Insured: QMBIURO P PAWLD			
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner		28004724- ADDCHG-
Fax: 877-319-2495	City	State	ZIP	





FKNOVV FNKBZ XXI .778 #3 XOVG PMOB FABIUS NH 13063 New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017

Your Representative RUZZRBCBUQ BIZCUCL JV ESSK CJQUVYYOGVP 8662246390

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

.778 #3 XOVG PMOB FABIUS NH 13063

Previous Address .778 #3 XOVG PMOB FABIUS NY 13063



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

FKNOVV FNKBZ XXI

Insured

KANE WILLIAMSON

Policy Number

28013361

Keep this information with your original policy contract.



28013361-RETMAIL-

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

- Please review this confirmation. Contact us if you have questions.
- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not .778 #3 XOVG PMOB, FABIUS NH 13063.

K985886K235

How to submit this form	Policy number: 28013361 Insured: KANE WILLIAMSON			
Mail:	Address change for: □ Insured □ Payor	□ Owner	·	28013361- ADDCHG-
New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Street address			
Fax: 877-319-2495	City	State	ZIP	





FKNOVV FNKBZ XXI .778 #3 XOVG PMOB FABIUS NY 13063

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017

Your Representative RUZZRBCBUQ BIZCUCL JV ESSK CJQUVYYOGVP 8662246390

Address Change Confirmation

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New Address

.778 #3 XOVG PMOB FABIUS NH 13063

Previous Address .778 #3 XOVG PMOB FABIUS NY 13063



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

FKNOVV FNKBZ XXI

Insured

KANE WILLIAMSON

Policy Number

28013361

Keep this information with your original policy contract.



28013361-RETMAILB-

What you need to do

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Change of address: Complete and return this form to make changes to your address if your current address is not .778 #3 XOVG PMOB, FABIUS NH 13063.

How to submit this form	Policy number: 28013361 Insured: KANE WILLIAMSON		
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner	28013361- ADDCHG-
Fax: 877-319-2495	City	State	ZIP





BAOGE G MXZZHWZJN 57 DQCXOHKBML OJSBSOJ LH MECHANICSBURG PA 17050

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017 Your Representative

PS DQLNOZOPT FOLH

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

57 DQCXOHKBML OJSBSOJ LH MECHANICSBURG SAN MARINO

Previous Address 57 DQCXOHKBML OJSBSOJ LH MECHANICSBURG PA 17050



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

BAOGE G MXZZHWZJN

Insured

IWQTGRMP M GKWWNLWFY

Policy Number 28026900

Keep this information with your original policy contract.



28026900-RETMAILB-

What you need to do

- Please review this confirmation. Contact us if you have questions.
- Notify us when your address changes. You can update your address by completing the form below or you
 may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 57 DQCXOHKBML OJSBSOJ LH, MECHANICSBURG, SAN MARINO.

How to submit this form	Policy number: 28026900 Insured: IWQTGRMP M GKWWNLWFY			
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner		28026900- ADDCHG-
Fax: 877-319-2495	City	State	ZIP	





ABC TRUST C/O MONIKA SHARMA, TRUSTEE(S) 57657 STREET 57657 68768768 GLENDALE CA 91207

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

A

Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

ABC TRUST

Insured

FXDBF N ZUHXMLSE

Policy Number

28048942

Keep this information with your original policy contract.

Please refer to the back side of this notice for additional information and instructions.



28048942-RETMAIL-

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

57657 STREET 57657 68768768 GLENDALE CA 91207

Previous Address 285 QFEFTFYJ HZ GLENDALE CA 91207

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

- Please review this confirmation. Contact us if you have questions.
- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 57657 STREET, 57657, 68768768, GLENDALE CA 91207.

How to submit this form	Policy number: 28048942 Insured: FXDBF N ZUHXMLSE			
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner		28048942- ADDCHG-
Fax: 877-319-2495	City	State	ZIP	





ABC TRUST C/O MONIKA SHARMA, TRUSTEE(S) 285 QFEFTFYJ HZ GLENDALE CA 91207

New England Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

57657 STREET 57657 68768768 GLENDALE CA 91207

Previous Address

285 QFEFTFYJ HZ GLENDALE CA 91207



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

ABC TRUST

Insured

FXDBF N ZUHXMLSE

Policy Number

28048942

Keep this information with your original policy contract.



28048942-RETMAILB-

What you need to do

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- Notify us when your address changes. You can update your address by completing the form below or you
 may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 57657 STREET, 57657, 68768768, GLENDALE CA 91207.

How to submit this form	Policy number: 28048942 Insured: FXDBF N ZUHXMLSE			速鉄匠
Mail: New England Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner	2804894. ADDCHG	_
Fax: 877-319-2495	City	State	ZIP	





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) QWER ISELIN NJ 08830-2314 Metropolitan Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-642-1007

Your Representative WYQQWKSKYG SQ HJ IXBYXA KLSMUCP YA.

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

QWER ISELIN NJ 08830-2314

Previous Address 438 XPTIUIFE IOT ISELIN NJ 08830-2314



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

JANE DOE LIVING TRUST

Insured

GWKMFGX J UPIZMRBZM

Policy Number

636824393

Keep this information with your original policy contract.



636824393 RETMAIL-

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

- Please review this confirmation. Contact us if you have questions.
- If you are a MetLife Inc. common stockholder, your stock account was not updated. Please contact MetLife Inc.'s stock transfer agent at 1-800-649-3593 in order to change the address on their records.
- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not QWER, ISELIN NJ 08830-2314.

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How to submit this form	Policy number: 636824393 Insured: GWKMFGX J UPIZMRBZM			
Mail:	Address change for: □ Insured □ Payor	□ Ownei	r	636824393- ADDCHG-
Metropolitan Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Street address			
Fax: 877-319-2495	City	State	ZIP	





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) 438 XPTIUIFE IOT ISELIN NJ 08830-2314

Metropolitan Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-642-1007

Your Representative WYQQWKSKYG SQ HJ IXBYXA KLSMUCP YA.

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

QWER ISELIN NJ 08830-2314

Previous Address 438 XPTIUIFE IOT ISELIN NJ 08830-2314



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

JANE DOE LIVING TRUST

Insured

GWKMFGX J UPIZMRBZM

Policy Number

636824393

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636824393-RETMAILB-

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Change of address: Complete and return this form to make changes to your address if your current address is not QWER, ISELIN NJ 08830-2314.

How to submit this form	Policy number: 636824393 Insured: GWKMFGX J UPIZMRBZM			
Mail: Metropolitan Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner		636824393- ADDCHG-
Fax: 877-319-2495	City	State	ZIP	





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) QWER BALTIMORE MD 21237-1708 Metropolitan Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

QWER BALTIMORE MD 21237-1708

Previous Address 2124 CJRSHQYUX RX BALTIMORE MD 21237-1708



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

JANE DOE LIVING TRUST

Insured

FGNMBTL M FBWWXN

Policy Number 790805538

Keep this information with your original policy contract.



790805538 RETMAIL-

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

- Please review this confirmation. Contact us if you have questions.
- If you are a MetLife Inc. common stockholder, your stock account was not updated. Please contact MetLife Inc.'s stock transfer agent at 1-800-649-3593 in order to change the address on their records.
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Change of address: Complete and return this form to make changes to your address if your current address is not QWER, BALTIMORE MD 21237-1708.

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How to submit this form	Policy number: 790805538 Insured: FGNMBTL M FBWWXN			
Mail:	Address change for: □ Insured □ Payor	□ Owner		790805538- ADDCHG-
Metropolitan Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Street address			
Fax: 877-319-2495	City	State	ZIP	





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) 2124 CJRSHQYUX RX BALTIMORE MD 21237-1708 Metropolitan Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

QWER BALTIMORE MD 21237-1708

Previous Address 2124 CJRSHQYUX RX BALTIMORE MD 21237-1708



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

JANE DOE LIVING TRUST

Insured

FGNMBTL M FBWWXN

Policy Number 790805538

Keep this information with your original policy contract.



790805538-RETMAILB-

What you need to do

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Change of address: Complete and return this form to make changes to your address if your current address is not QWER, BALTIMORE MD 21237-1708.

How to submit this form	Policy number: 790805538 Insured: FGNMBTL M FBWWXN		
Mail: Metropolitan Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner	790805538- ADDCHG-
Fax: 877-319-2495	City	State	ZIP





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) QWER JAMESVILLE NY 13078-9610 Metropolitan Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

QWER JAMESVILLE NY 13078-9610

Previous Address 5252 GVOMAK GP JAMESVILLE NY 13078-9610



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

JANE DOE LIVING TRUST

Insured DELY K KVMAO

DLLI K KVIVIAC

Policy Number 900862587

Keep this information with your original policy contract.



900862587 RETMAIL-

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

- Please review this confirmation. Contact us if you have questions.
- If you are a MetLife Inc. common stockholder, your stock account was not updated. Please contact MetLife Inc.'s stock transfer agent at 1-800-649-3593 in order to change the address on their records.
- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not QWER, JAMESVILLE NY 13078-9610.

KANAMETER.

How to submit this form	Policy number: 900862587 Insured: DELY K KVMAO			
Mail:	Address change for: □ Insured □ Payor	□ Owner		900862587- ADDCHG-
Metropolitan Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Street address			
Fax: 877-319-2495	City	State	ZIP	





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) 5252 GVOMAK GP JAMESVILLE NY 13078-9610

Metropolitan Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Address Change Confirmation

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New Address

QWER JAMESVILLE NY 13078-9610

Previous Address 5252 GVOMAK GP JAMESVILLE NY 13078-9610



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

JANE DOE LIVING TRUST

Insured

DELY K KVMAO

Policy Number 900862587

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900862587-RETMAILB-

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Change of address: Complete and return this form to make changes to your address if your current address is not QWER, JAMESVILLE NY 13078-9610.

How to submit this form	Policy number: 900862587 Insured: DELY K KVMAO		
Mail:	Address change for: □ Insured □ Payor	□ Owner	900862587- ADDCHG-
Metropolitan Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Street address		
Fax: 877-319-2495	City	State	ZIP





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) TESTER WALLSTREET145 CHICAGO IL 60643-2204 Metropolitan Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

TESTER WALLSTREET145 CHICAGO IL 60643-2204

Previous Address 96636 N IDQQU NR CHICAGO IL 60643-2204



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

JANE DOE LIVING TRUST

Insured

HKJJKRX A FJICA

Policy Number

902812709

Keep this information with your original policy contract.



902812709 RETMAIL-

What you need to know

- We will send all future correspondence to you at this address.
- For security purposes, this confirmation is being sent to your prior address in order to verify that you authorized this change.

What you need to do

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- If you are a MetLife Inc. common stockholder, your stock account was not updated. Please contact MetLife Inc.'s stock transfer agent at 1-800-649-3593 in order to change the address on their records.
- Notify us when your address changes. You can update your address by completing the form below or you may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not TESTER, WALLSTREET145, CHICAGO IL 60643-2204.

BC39888225

How to submit this form	Policy number: 902812709 Insured: HKJJKRX A FJICA			
Mail:	Address change for: □ Insured □ Payor	□ Owner		902812709- ADDCHG-
Metropolitan Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Street address			
Fax: 877-319-2495	City	State	ZIP	





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) 96636 N IDQQU NR CHICAGO IL 60643-2204

Metropolitan Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

JANE DOE LIVING TRUST

Insured

HKJJKRX A FJICA

Policy Number

902812709

Keep this information with your original policy contract.

Please refer to the back side of this notice for additional information and instructions.



902812709-RETMAILB-

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

TESTER WALLSTREET145 CHICAGO IL 60643-2204

Previous Address 96636 N IDQQU NR CHICAGO IL 60643-2204

What you need to do

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Change of address: Complete and return this form to make changes to your address if your current address is not TESTER, WALLSTREET145, CHICAGO IL 60643-2204.

How to submit this form	Policy number: 902812709 Insured: HKJJKRX A FJICA		
Mail: Metropolitan Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner	902812709- ADDCHG-
Fax: 877-319-2495	City	State	ZIP





KOUUZYOM P LRJSP . FYTKGVZ TZYFX NEWARK DE 19711 U.S. Retail Life Operations

New England Life Insurance Company
Policy 28020676
Insured OITTHYIM W GPEVM





"Go green! Visit <u>online.metlife.com</u> for quick, convenient and eco-friendly account management.

Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$10.01
Taxable Amount	\$10.01

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

Enclosure(s): Important Tax Information About Your Life Insurance Policy Dividends, Tax Withholding Election Form



IMPORTANT TAX INFORMATION ABOUT YOUR LIFE INSURANCE POLICY DIVIDENDS

Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since New England Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations New England Life Insurance Company Policy 28020676 Insured OITTHYIM W GPEVM





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Please review the back of this form for signature instructions.

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner			

Signature Requirements

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner

The full name of the owner's fiduciary or agent and the legal documentation of the authority to act (e.g., power of attorney, guardianship papers, etc.)





LCEE FARILQAG EQSGCPJ WG DJW 27587 QSY 76 X DT YTK 39 FALKNER MS 38629 U.S. Retail Life Operations

New England Life Insurance Company
Policy 28022755
Insured ZORROGT S JXFF







"Go green! Visit <u>online.metlife.com</u> for quick, convenient and eco-friendly account management.

Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$12,185.65
Taxable Amount	\$12,185.65

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

Enclosure(s): Important Tax Information About Your Life Insurance Policy Dividends, Tax Withholding Election Form



IMPORTANT TAX INFORMATION ABOUT YOUR LIFE INSURANCE POLICY DIVIDENDS

Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since New England Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations New England Life Insurance Company Policy 28022755 Insured ZORROGT S JXFF





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Please review the back of this form for signature instructions.

Print name - First	Middle	Last	
Name of Corporation o	r Trust		
Signature of Owner		Date	

Signature Requirements

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner

The full name of the owner's fiduciary or agent and the legal documentation of the authority to act (e.g., power of attorney, guardianship papers, etc.)





WEFK X ORBPJ 5230 YOPT DVLQQV SOUTH CHARLEST WV 25303 U.S. Retail Life Operations New England Life Insurance Company Policy 28043800 Insured XYFW P NPFME





"Go green! Visit online.metlife.com for quick, convenient and eco-friendly account management.

Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$60.34
Taxable Amount	\$60.34

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

Enclosure(s): Important Tax Information About Your Life Insurance Policy Dividends, Tax Withholding Election Form



IMPORTANT TAX INFORMATION ABOUT YOUR LIFE INSURANCE POLICY DIVIDENDS

Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since New England Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations New England Life Insurance Company Policy 28043800 Insured XYFW P NPFME





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Please review the back of this form for signature instructions.

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner			

Signature Requirements

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner

The full name of the owner's fiduciary or agent and the legal documentation of the authority to act (e.g., power of attorney, guardianship papers, etc.)

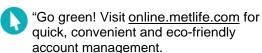




SJCRBURLEOPTTLF 917 FERHFGKT BEJIAEZ FM **DAVIDSON NC 28036**

U.S. Retail Life Operations New England Life Insurance Company Policy 28047574 Insured NMQGJOGVBLZCCVT





Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$310.08
Taxable Amount	\$310.08

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

Enclosure(s): Important Tax Information About Your Life Insurance Policy Dividends, Tax Withholding Election Form



IMPORTANT TAX INFORMATION ABOUT YOUR LIFE INSURANCE POLICY DIVIDENDS

Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since New England Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations
New England Life Insurance Company
Policy 28047574
Insured NMQGJOGVBLZCCVT





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 4.000% percent of the taxable amount North Carolina tax.
Please withhold no federal and no North Carolina tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 4.000% percent of the taxable amount North Carolina tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)
Please withhold 10 percent of the taxable amount for federal tax and no withholding for the state of North Carolina.

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature			
Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





OZHGOBR H SVGWUH 33937 YJLOMFA **OVERLAND PARK KS 66210** U.S. Retail Life Operations New England Life Insurance Company Policy 28051570 Insured LKSELJG S BEMZOU







"Go green! Visit online.metlife.com for quick, convenient and eco-friendly account management.

Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$78.04
Taxable Amount	\$78.04

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations New England Life Insurance Company Policy 28051570 Insured LKSELJG S BEMZOU





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 5.000% percent of the taxable amount Kansas tax.
Please withhold no federal and no Kansas tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 5.000% percent of the taxable amount Kansas tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature			
Print name - First	Middle	Last	
Name of Corporation of	r Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





FX V QLGMZHXZI 9738 XKLLBNBD RLUN SALT LAKE CITY UT 84124 U.S. Retail Life Operations

New England Life Insurance Company
Policy 28072082
Insured JHSWZIUZNWFIJZ





Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$40.39
Taxable Amount	\$40.39

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
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Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations New England Life Insurance Company Policy 28072082 Insured JHSWZIUZNWFIJZ





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

□ Please withhold no federal tax. (If you do not enter your Social Security Number as requested, th	
election is void and you will be considered to have elected federal withholding.)	his

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation of	or Trust		

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





VS BII A DFAIYMWYG 6458 RNWWXYXZ IWQY SALT LAKE CITY UT 84124 U.S. Retail Life Operations

New England Life Insurance Company
Policy 28072083
Insured LDYYD E KCZBNBO





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Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$17.25
Taxable Amount	\$17.25

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations New England Life Insurance Company Policy 28072083 Insured LDYYD E KCZBNBO





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last		
Name of Corporation or Trust				
		Date		

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





TGJMBU POHWG 004 JXXKUVH TK # 049 CHARLESTON SC 29403 U.S. Retail Life Operations New England Life Insurance Company Policy 28097585 Insured SMHJJETZ E XGMBY



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$10.00
Taxable Amount	\$10.00

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations New England Life Insurance Company Policy 28097585 Insured SMHJJETZ E XGMBY





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last		
Name of Corporation or Trust				
		Date		

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





GBOY U YUPPURV 723 28GF AGXDDG MARION IA 52302 U.S. Retail Life Operations New England Life Insurance Company Policy 28099790 Insured OXZK N OBRRBHT







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Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$25.92
Taxable Amount	\$25.92

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations New England Life Insurance Company Policy 28099790 Insured OXZK N OBRRBHT





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 5.000% percent of the taxable amount lowa tax.
Please withhold no federal and no Iowa tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 5.000% percent of the taxable amount lowa tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature				
Print name - First	Middle	Last		
Name of Corporation or Trust				
Signature of Owner		Date		

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





UJRB JFFYIRYA 6353 S FYMXGTO UE PHOENIX AZ 85040

U.S. Retail Life Operations New England Life Insurance Company Policy 28102665 Insured LFHLFHF JFFYIRYA







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$900.00
Taxable Amount	\$900.00

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations New England Life Insurance Company Policy 28102665 Insured LFHLFHF JFFYIRYA





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last		
Name of Corporation or Trust				
Signature of Owner		Date		

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

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Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





QTMKX X ZODIDSGA 3572 E. VGCLCO GSFX WEEDSPORT NY 13166 U.S. Retail Life Operations

New England Life Insurance Company
Policy 28105210
Insured OSKFY Y CYQHQURN



28105210 RETMAIL



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Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$20.25
Taxable Amount	\$20.25

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

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- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

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- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations New England Life Insurance Company Policy 28105210 Insured OSKFY Y CYQHQURN





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner			

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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partners (not limited partners).

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owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





VRWHYBQ W BVTFTIUJ 3870 U JHYVYC HTXF WEEDSPORT NY 13166 U.S. Retail Life Operations

New England Life Insurance Company
Policy 28105214
Insured GWRMDNV R PNSXSTEU



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Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$106.50
Taxable Amount	\$106.50

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations
New England Life Insurance Company
Policy 28105214
Insured GWRMDNV R PNSXSTEU





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

□ Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this	Please withhold 10 percent of the taxable amount for federal tax.
closion is void and you will be considered to have closical reactal withholding.)	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last			
Name of Corporation or Trust					
Signature of Owner		Date			

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





DAIOD A ZYSSRSXRCV 9735 JXOEHTPV FH LONGWOOD FL 32779

U.S. Retail Life Operations New England Life Insurance Company Policy 28107403 Insured OQRZO Q YGTTFTHFEX





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$31.00
Taxable Amount	\$31.00

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

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Frequently Asked Questions

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Q. How do I change my dividend option?

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U.S. Retail Life Operations

New England Life Insurance Company
Policy 28107403
Insured OQRZO Q YGTTFTHFEX





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

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Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

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Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner			

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A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





UIGZ F LFFUVT 78 YXKFBC WTU PITTSFORD NY 14534 U.S. Retail Life Operations New England Life Insurance Company Policy 28107540 Insured PQYUN D ZOOJFT







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Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$113.50
Taxable Amount	\$113.50

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

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Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

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U.S. Retail Life Operations New England Life Insurance Company Policy 28107540 Insured PQYUN D ZOOJFT





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner			

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owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





AVVA PAEG 822 ULVPIF KP CEDAR HILL TX 75104 U.S. Retail Life Operations New England Life Insurance Company Policy 28113814 Insured WBWWFA V SDCH





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$765.03
Taxable Amount	\$765.03

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

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Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

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- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
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 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

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U.S. Retail Life Operations New England Life Insurance Company Policy 28113814 Insured WBWWFA V SDCH





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

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Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





KVVKVO GLBZD 769 SPR WMRSS JC **ARVERNE NY 11692** U.S. Retail Life Operations New England Life Insurance Company Policy 28114006 Insured VEWYGWKKZ K UAXKG





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Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$18.50
Taxable Amount	\$18.50

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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What you need to do

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Frequently Asked Questions

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U.S. Retail Life Operations
New England Life Insurance Company
Policy 28114006
Insured VEWYGWKKZ K UAXKG





Please complete and return the form as directed below.

Tax Withholding Election Form

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SECTION 1: To be completed by the Owner

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Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation o	r Trust		
Signature of Owner		Date	

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ELLELU C YWSMB 924 ZGM PLMZZ OB **ARVERNE NY 11692** U.S. Retail Life Operations New England Life Insurance Company Policy 28114007 Insured FBOOMTP L HXWZA





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Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$34.25
Taxable Amount	\$34.25

What you need to know

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Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since New England Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations
New England Life Insurance Company
Policy 28114007
Insured FBOOMTP L HXWZA





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





MTLLE G VJBNFT 37 KNBBNX IPSY LOUDONVILLE NY 12211 U.S. Retail Life Operations

New England Life Insurance Company
Policy 28117149
Insured HEUUO T BOZKEV



28117149 RETMAIL-



"Go green! Visit <u>online.metlife.com</u> for quick, convenient and eco-friendly account management.

Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$80.50
Taxable Amount	\$80.50

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since New England Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations New England Life Insurance Company Policy 28117149 Insured HEUUO T BOZKEV





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





MJUJ OTYYTM 33300 ATTUKFGGW RYM IJAMSVILLE MD 21754 U.S. Retail Life Operations

New England Life Insurance Company
Policy 28117312
Insured VUZAVMXZI S IRPPRA



28117312 RETMAIL



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$38.25
Taxable Amount	\$38.25

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

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What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
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Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since New England Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations
New England Life Insurance Company
Policy 28117312
Insured VUZAVMXZI S IRPPRA





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

 Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.) 	Please withhold 10 percent of the taxable amount for federal tax.

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation of			
Signature of Owner			

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

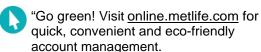
An Individual acting on behalf of the Owner





CGBFP-VS CTUYSCA 224 MKYKQR GFQXXF **BRIDGEWATER MA 02324** U.S. Retail Life Operations New England Life Insurance Company Policy 28119476 Insured CGBFP-VS CTUYSCA





Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$102.30
Taxable Amount	\$102.30

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

You can reach us at 1-833-208-3017. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since New England Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations New England Life Insurance Company Policy 28119476 Insured CGBFP-VS CTUYSCA





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 5.000% percent of the taxable amount Massachusetts tax.
Please withhold no federal and no Massachusetts tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 5.000% percent of the taxable amount Massachusetts tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





XLOLMUI NIFFIG 022 XEFKIGR MAFF GC SJAY 0022 STRATFORD CT 06902-2135

U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 012660745 Insured KYIYCAL VZMMZI



RETMAIL-



"Go green! Visit online.metlife.com for quick, convenient and eco-friendly account management.

Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$15.08
Taxable Amount	\$15.08

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



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One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since Metropolitan Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 012660745 Insured KYIYCAL VZMMZI





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature				
	Print name - First	Middle	Last		
Signature of Owner Date	Name of Corporation or Trust				
	Signature of Owner		Date		

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

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Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





KASUL B CBHSRMROKKE 67 KHYRQN ZR BRIGHTON MA 02135-1504 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 016787996 Insured KASUL B CBHSRMROKKE





"Go green! Visit <u>online.metlife.com</u> for quick, convenient and eco-friendly account management.

Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$171.72
Taxable Amount	\$171.72

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

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Frequently Asked Questions

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A. A change may make sense when:

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- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

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- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
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 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since Metropolitan Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 016787996 Insured KASUL B CBHSRMROKKE





Please complete and return the form as directed below.

Tax Withholding Election Form

is given.)

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 5.000% percent of the taxable amount Massachusetts tax.
Please withhold no federal and no Massachusetts tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 5.000% percent of the taxable amount Massachusetts tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	
		I	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





SGML R BAPP 189 A 871PU KP HQP 8H NEW YORK NY 10031-8478 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 017324138 Insured GMBX O JRLL





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$21.42
Taxable Amount	\$21.42

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

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A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 017324138 Insured GMBX O JRLL





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

	Please withhold 10 percent of the taxable amount for federal tax.
closion to rola and you mill be concidence to have closical readial manifoldingly	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





PKHTRTUH V UBOZZ 3RD 4959 WUSNCMUSDNT DU KINGSPORT TN 37664-2004 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 018345811 Insured GOMWLWTM S IUMSS 3RD



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$161.25
Taxable Amount	\$90.65

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 018345811
Insured GOMWLWTM S IUMSS 3RD





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation o	r Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





XHIA T FBDEXJOM 4 IUZMNNY OW THE WOODLANDS TX 77382-2598 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 018816974 Insured JNQX R XUHEOZLJ



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$152.65
Taxable Amount	\$152.65

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 018816974 Insured JNQX R XUHEOZLJ





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation o	r Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





NLOHOG O N'ENKKNA 119 GKUYVUK YU CIBOLO TX 78108-4245 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 019367886 Insured HEIYIJ I S'GSZZSA





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$153.10
Taxable Amount	\$77.90

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 019367886 Insured HEIYIJ I S'GSZZSA





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

□ Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)	Please withhold 10 percent of the taxable amount for federal tax.
cicolor is void and you will be considered to have cicoled leaders withholding.	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation or	Trust	1	
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

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A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





CMNAC O PITCHXEL 376 R 55IC XNJ J DULUTH MN 55804-1816 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 021866435 Insured CMNAC O PITCHXEL







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$148.80
Taxable Amount	\$148.80

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
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What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 021866435 Insured CMNAC O PITCHXEL





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature			
	Print name - First	Middle	Last	
Signature of Owner Date	Name of Corporation or	rust	1	
	Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





BECSROMYZ F XLEEHVIO HA RAZ 76 CHARLESTON ME 04422-0068 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 022362746 Insured ALRTBYMOG S BEXXNYVA



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$145.10
Taxable Amount	\$50.30

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 022362746 Insured ALRTBYMOG S BEXXNYVA





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 5.000% percent of the taxable amount Maine tax.
Please withhold no federal and no Maine tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 5.000% percent of the taxable amount Maine tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature			
Print name - First	Middle	Last	
Name of Corporation or	Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





WGPWH HKMGUJI 517 TRNEADQR TPF SOMERS NY 10589-1906 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 022940042 Insured WGPWH HKMGUJI





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$127.90
Taxable Amount	\$45.00

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 022940042 Insured WGPWH HKMGUJI





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature					
Print name - First	Middle	Last			
Name of Corporation o	r Trust				
Signature of Owner		Date			

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





TQWTEQG T MUQQKEJ 5038 SGDBKZLFN KP NEW ORLEANS LA 70124-2951 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 022942777 Insured YUGYVUQ Y AYPPDJW





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$68.80
Taxable Amount	\$68.80

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 022942777 Insured YUGYVUQ Y AYPPDJW





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

_ ·	Please withhold 10 percent of the taxable amount for federal tax.
	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature					
Print name - First	Middle	Last			
Name of Corporation of	r Trust				
Signature of Owner		Date			

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





GDNGDND DRJXNWDY BNNXECRDGFX INTAI 54 GVOUMG SU GREAT NECK NY 11021-2826 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 022984055 Insured CNLEWN FAPNLWFY





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$1,086.50
Taxable Amount	\$1,086.50

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 022984055 Insured CNLEWN FAPNLWFY





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

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submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





DJRCIN E VESITC 207 58VE WNQ PU WGV 7556 ALTOONA IA 50009-1171 U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 024144232
Insured GTBZDH L TVRDOJ







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$60.00
Taxable Amount	\$60.00

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

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Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 024144232 Insured GTBZDH L TVRDOJ





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 5.000% percent of the taxable amount lowa tax.
Please withhold no federal and no Iowa tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 5.000% percent of the taxable amount lowa tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner

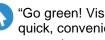




FECZ T BQ XRZW 3761 DULJDLPV OW XOV 3F **PITTSBURGH PA 15217-2697** U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606814310 Insured TBQK C XQ EBKS



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$441.90
Taxable Amount	\$441.90

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606814310 Insured TBQK C XQ EBKS





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

e withhold no federal tax. (If you do not enter your Social Security Number as requested, this on is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation o	Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





ZIBK Y CKRF 38302 NKZCUJG EUFNQ CA NEW SMYRNA BEACH FL 32168-7580 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606815820 Insured ZIBK Y CKRF



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$309.90
Taxable Amount	\$309.90

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

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Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606815820 Insured ZIBK Y CKRF





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature			
	Print name - First	Middle	Last	
Signature of Owner Date	Name of Corporation or Trust			
	Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





IWSBIFU G FBWMQA 588 GHLY VBP KBP DYER IN 46311-4006 U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 606824051
Insured IWSBIFU G FBWMQA





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$300.60
Taxable Amount	\$135.20

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



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Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606824051 Insured IWSBIFU G FBWMQA





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

withhold no federal tax. (If you do not enter your Social Security Number as requested, this n is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





GFZEKHY F TLFARAPRN 7823 IRPPQBCQPY NC QMZ 868 **DURHAM NC 27705-2283**

U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606825094 Insured SRKLPNH R CVTAGAZGU



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$851.92
Taxable Amount	\$851.92

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606825094 Insured SRKLPNH R CVTAGAZGU





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 4.000% percent of the taxable amount North Carolina tax.
Please withhold no federal and no North Carolina tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 4.000% percent of the taxable amount North Carolina tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)
Please withhold 10 percent of the taxable amount for federal tax and no withholding for the state of North Carolina.

POLICY OWNER'S TAX IDENTIFICATION NUM	IBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation of	r Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





ZEUIV O CNDY 0741 XWKGKOBL HIGW **KEEDYSVILLE MD 21756** U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606882205 Insured MEWZT R IXBP



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$309.90
Taxable Amount	\$309.90

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

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Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606882205 Insured MEWZT R IXBP





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature			
	Print name - First	Middle	Last	
Signature of Owner Date	Name of Corporation or	rust	1	
	Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





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U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 616809019 Insured JAIVPTU T JFTTEBGH



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$155.45
Taxable Amount	\$155.45

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

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One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 616809019 Insured JAIVPTU T JFTTEBGH





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature					
Print name - First	Middle	Last			
Name of Corporation or Trust					
Signature of Owner		Date			

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





DN LER F EYWFKVH 755 OJRXTJ CI NORTH WALES PA 19454-2310 U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 616811548
Insured DN LER F EYWFKVH





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$332.30
Taxable Amount	\$332.30

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

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- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 616811548 Insured DN LER F EYWFKVH





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

	Please withhold 10 percent of the taxable amount for federal tax.
,	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature					
	Print name - First	Middle	Last			
Signature of Owner Date	Name of Corporation or Trust					
	Signature of Owner		Date			

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





ROFG W LBVIQK 903 V FOZDDHZCJ XNJ AMARILLO TX 79108-4411 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 616816487 Insured UXYA D AOUHQG





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$299.50
Taxable Amount	\$142.20

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

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- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 616816487 Insured UXYA D AOUHQG





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





NMFABYH A RETPKUET 39 SAXXPG PE **WILMINGTON DE 19803-3935** U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 626811238 Insured HOCBAQY B CLVEPILV







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$324.96
Taxable Amount	\$173.66

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 626811238 Insured HOCBAQY B CLVEPILV





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

withhold no federal tax. (If you do not enter your Social Security Number as requested, this n is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation o	r Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





QWGDY U SBDCQA 0080 QLOIFH KUIE OR SILVER SPRING MD 20910-1124 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 626827056 Insured YLOMG X VFAHZI



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$129.33
Taxable Amount	\$129.33

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 626827056 Insured YLOMG X VFAHZI





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

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owner followed by the word "owner."

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A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





XZSHY Y IJZCXN 6512 QJFUOB BFPO ZH FUG 617 GAMBRILLS MD 21054-1660

U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 626827528 Insured AOGTV V FEKCAJ



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$386.98
Taxable Amount	\$386.98

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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Frequently Asked Questions

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- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
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A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 626827528 Insured AOGTV V FEKCAJ





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





EZIVUX X AMWWZLI 1548 YBRWT ME PLANO TX 75093-7143 U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 636816791
Insured TQLWXB B CELLOFT





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$312.80
Taxable Amount	\$312.80

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 636816791 Insured TQLWXB B CELLOFT





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation o	r Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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partners (not limited partners).

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owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





AXNBT W CPLXNGMM 63 3KQ UR MV **FAIRFIELD MT 59436-9310** U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 636821904 Insured LPZQN K HDEJQNII



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Important Tax Information – Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$345.10
Taxable Amount	\$136.10

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 636821904 Insured LPZQN K HDEJQNII





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





RPEYDSRAT U GYNWGPCH 16733 MKNXEFFH DV MAGNOLIA TX 77355-3140 U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 648803604
Insured GZBHRNGAC O RQSIRVTY







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$301.50
Taxable Amount	\$301.50

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 648803604
Insured GZBHRNGAC O RQSIRVTY





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature			
	Print name - First	Middle	Last	
Signature of Owner Date	Name of Corporation or	rust	1	
	Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

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owner followed by the word "owner."

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submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





SENNK E XYVANHTCG 5773 WDXXN S VZPV LNA DELRAY BEACH FL 33446-4305 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 648810313 Insured WXUUZ X EVIOHMJZU







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$682.43
Taxable Amount	\$682.43

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 648810313 Insured WXUUZ X EVIOHMJZU





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

□ Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)	Please withhold 10 percent of the taxable amount for federal tax.
cicolor is void and you will be considered to have cicoled leaders withholding.	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature			
	Print name - First	Middle	Last	
Signature of Owner Date	Name of Corporation or	rust	1	
	Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$323.90
Taxable Amount	\$122.05

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

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Frequently Asked Questions

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Q. What are the advantages of changing to the Additional Paid-up Insurance option?

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Q. What happens if I cash in my Additional Paid-up Insurance?

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Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656821073 Insured IQBE L TXAWQHHRK





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

_ '	Please withhold 10 percent of the taxable amount for federal tax.
	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature					
Print name - First	Middle	Last			
Name of Corporation or Trust					
Signature of Owner		Date			

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





TJE B COBFMH 351 XRH DKNUBR CS BUTLER PA 16001-1744 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656821270 Insured TJE B COBFMH





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$139.05
Taxable Amount	\$71.85

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656821270 Insured TJE B COBFMH





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





JECCZ P OJITSIG 20 J GACLI GC MASHPEE MA 02649-2884 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656822490 Insured JOQQG B TPMZAMB



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$819.07
Taxable Amount	\$819.07

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

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One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656822490 Insured JOQQG B TPMZAMB





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 5.000% percent of the taxable amount Massachusetts tax.
Please withhold no federal and no Massachusetts tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 5.000% percent of the taxable amount Massachusetts tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)

POLICY OWNER'S TAX IDENTIFICATION NUMBI	ER:

Signature			
Print name - First	Middle	Last	
Name of Corporation or	Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





VQTLXC C ITJJHUI 89966 D IAOHJEZRN EH FRANKFORT IL 60423-8391 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656823101 Insured ULPYKN N SLTTGOS







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$347.50
Taxable Amount	\$347.50

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

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Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656823101 Insured ULPYKN N SLTTGOS





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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partners (not limited partners).

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owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





CTOTLGZ I PUKRAW 99 AQBBKIR GKCV SC TXQU 9S FISHKILL NY 12524-3623 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656826143 Insured RXIXEDM U HWDBCE





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$154.70
Taxable Amount	\$154.70

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



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One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656826143 Insured RXIXEDM U HWDBCE





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature			
Print name - First	Middle	Last	
Name of Corporation o	Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





WUMJ E FAUKXNG 67 ITBVSGYJ DH BALTIMORE MD 21222-4458 U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 656826195
Insured ZOGC R CBVZWHD





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$120.00
Taxable Amount	\$120.00

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 656826195 Insured ZOGC R CBVZWHD





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

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submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





BDAIDTDL R DYVWQ 00P017 LHKF AWHHKY HO GLEN ELLYN IL 60137-6875 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 666812803 Insured DBHRBOBX Z EWLHD



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$123.49
Taxable Amount	\$123.49

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 666812803 Insured DBHRBOBX Z EWLHD





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation o	r Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





QXWOPQ H ZWY-PJCSAZIES 096 FSIHT FJ LIVERPOOL NY 13088-6116 U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 666814674
Insured CGYNHC W XYC-QDIRSXNBR





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$141.85
Taxable Amount	\$141.85

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 666814674
Insured CGYNHC W XYC-QDIRSXNBR





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

 Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.) 	Please withhold 10 percent of the taxable amount for federal tax.

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature			
	Print name - First	Middle	Last	
Signature of Owner Date	Name of Corporation or Trust			
	Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





BMSONB TXAONJDK 3127 RYKPI XLJ JIOA IGP 60I BOCA RATON FL 33428-3169 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 666817042 Insured AOGIHA FKAUSBWZ





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$283.70
Taxable Amount	\$283.70

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 666817042
Insured AOGIHA FKAUSBWZ





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

 Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature				
Print name - First	Middle	Last		
Name of Corporation or Trust				
Signature of Owner		Date		

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





JTLZUW P USAALAG NT PTD 0579 **OCEAN SHORES WA 98569-2169** U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 666821626 Insured MCVKOD Z WTCCKCH



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$781.00
Taxable Amount	\$305.25

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 666821626 Insured MCVKOD Z WTCCKCH





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature				
	Print name - First	Middle	Last		
Signature of Owner Date	Name of Corporation or Trust				
	Signature of Owner		Date		

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





ELTVV T WCMMQIMCD 1388 HDDHYFIXFB CKL QUINCY FL 32352-6968 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 666822836 Insured TAWUU W CROOGZORX



666822836 RETMAIL-



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$271.20
Taxable Amount	\$117.75

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 666822836 Insured TAWUU W CROOGZORX





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

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submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





SOEKOEDG U PMXUJZWK 397 PHBXH VYEI ZO GRANITE SHOALS TX 78654-3131 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 676812299 Insured UIKJIKWD R UQHYOCBA







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$308.62
Taxable Amount	\$308.62

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 676812299 Insured UIKJIKWD R UQHYOCBA





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature			
	Print name - First	Middle	Last	
Signature of Owner Date	Name of Corporation or	rust	1	
	Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





ZXYVIX T SAKECRR 054 7GY OHD LA GRANGE IL 60525-6416 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 676825239 Insured QBUWLB M OULNMGG





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$298.55
Taxable Amount	\$298.55

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 676825239 Insured QBUWLB M OULNMGG





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

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owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





XTWOHKG I MBLJPLU 7340 LDQSCAOP DTA MUNSTER IN 46321-2317 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 686812882 Insured FZRYHIN Q AGIKVIF







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$120.00
Taxable Amount	\$120.00

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 686812882 Insured FZRYHIN Q AGIKVIF





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

 Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.) 	Please withhold 10 percent of the taxable amount for federal tax.

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation o	Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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partners (not limited partners).

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owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





EXMD Q KDURM 896 LVQDMHIG LO **BRUNSWICK GA 31525-0534** U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 686821763 Insured LTZG Y AZHEG



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$88.41
Taxable Amount	\$88.41

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 686821763 Insured LTZG Y AZHEG





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature			
	Print name - First	Middle	Last	
Signature of Owner Date	Name of Corporation or Trust			
	Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

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owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





MEWRM I UHFFGVNPJV 533 KEMP TERMS DS PASADENA MD 21122-6020 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 696818662 Insured MEWRM I UHFFGVNPJV







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$286.80
Taxable Amount	\$286.80

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 696818662 Insured MEWRM I UHFFGVNPJV





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

e withhold no federal tax. (If you do not enter your Social Security Number as requested, this on is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	
	

Signature	ignature		
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





QTIHOK R WNRP JR 5.664 F WHCOOQ OV BUCKEYE AZ 85396-2320 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 696818846 Insured QTIHOK R WNRP JR





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$370.35
Taxable Amount	\$178.54

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

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Q. What are the advantages of changing to the Additional Paid-up Insurance option?

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Q. What happens if I cash in my Additional Paid-up Insurance?

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Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 696818846 Insured QTIHOK R WNRP JR





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature	ignature		
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





VPFCVS C AXWOF 8359 UGTQYZER LX PLANO TX 75024-5208 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 706819282 Insured LSKQLV Q GOZIL





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$336.61
Taxable Amount	\$299.97

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



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One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 706819282 Insured LSKQLV Q GOZIL





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Print name - First Middle Last Name of Corporation or Trust Signature of Owner Date	Signature			
	Print name - First	Middle	Last	
Signature of Owner Date	Name of Corporation or Trust			
	Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





AHBYV L CZETAACZENHYFHG 3RD CI MIU 5 SMITHVILLE OH 44677-0001 U.S. Retail Life Operations

Metropolitan Life Insurance Company
Policy 706837599
Insured LNRMY E TPGFAATPGSYQXYR 3RD





"Go green! Visit <u>online.metlife.com</u> for quick, convenient and eco-friendly account management.

Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$279.10
Taxable Amount	\$279.10

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

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Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations

Metropolitan Life Insurance Company
Policy 706837599
Insured LNRMY E TPGFAATPGSYQXYR 3RD





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

_ '	Please withhold 10 percent of the taxable amount for federal tax.
	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature					
Print name - First	Middle	Last			
Name of Corporation or Trust					
Signature of Owner		Date			

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





MFDHTDO Q GTLGM 7963 WGTFI ON LAKE RIDGE VA 22192-3329 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 706882127 Insured GJIUVIT Q ECVEI





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$811.75
Taxable Amount	\$290.50

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



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Frequently Asked Questions

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- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
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Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 706882127 Insured GJIUVIT Q ECVEI





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 4.000% percent of the taxable amount Virginia tax.
Please withhold no federal and no Virginia tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 4.000% percent of the taxable amount Virginia tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)
Please withhold 10 percent of the taxable amount for federal tax and no withholding for the state of Virginia.

POLICY OWNER'S TAX IDENTIFICATION NUMBER:				

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

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Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





BFIKHWT A WUBSGQLOR 8875 GRDDN XRO GX RDH 8 PHOENIXVILLE PA 19460-1909 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 726816861 Insured AROPNXV B UHRFZDEYC



RETMAIL-



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$1,526.61
Taxable Amount	\$1,526.61

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

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Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 726816861 Insured AROPNXV B UHRFZDEYC





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NU	IMBER:

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





SNRP S SQGFLZ GS KSI 85 CONCORD NC 28026-0071 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 726837911 Insured HTGY H ZEHJIN





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$350.02
Taxable Amount	\$350.02

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 726837911 Insured HTGY H ZEHJIN





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 4.000% percent of the taxable amount North Carolina tax.
Please withhold no federal and no North Carolina tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 4.000% percent of the taxable amount North Carolina tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)
Please withhold 10 percent of the taxable amount for federal tax and no withholding for the state of North Carolina.

POLICY OWNER'S TAX IDENTIFICATION NUMBER:				

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

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Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





XZMHQZ M GLLHZOD 91263 N 59 CRKO HL BTS 523 FARMINGTON HILLS MI 48334-2214 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 736854190 Insured BCHNQC H ROOYPUW







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$289.59
Taxable Amount	\$102.87

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

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What you need to do

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What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 736854190 Insured BCHNQC H ROOYPUW





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 4.250% percent of the taxable amount Michigan tax.
Please withhold no federal and no Michigan tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)

- □ Please withhold 4.250% percent of the taxable amount Michigan tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)
- Please withhold 10 percent of the taxable amount for federal tax and no withholding for the state of Michigan.

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





UOC E YNBHONGD 0945 TFSX UFKY RX MOOSE LAKE MN 55767-9454 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 760841406 Insured NZP U UYDBEYIC



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$142.84
Taxable Amount	\$58.26

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 760841406 Insured NZP U UYDBEYIC





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





HMEGFIR M WGFTPAG 937 JOUBSN AM **BALTIMORE MD 21228-5133** U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 760877062 Insured ATFLDNO T MYQXSHY



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$128.06
Taxable Amount	\$128.06

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 760877062 Insured ATFLDNO T MYQXSHY





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

se withhold no federal tax. (If you do not enter your Social Security Number as requested, this ion is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





GSGGMY H CDGNNGU AC ZCG 240 YORKTOWN TX 78164-0624 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 770848753 Insured JGJJOQ Y FGSDDSI





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$354.70
Taxable Amount	\$35.65

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 770848753 Insured JGJJOQ Y FGSDDSI





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

□ Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)	Please withhold 10 percent of the taxable amount for federal tax.
cicolor is void and you will be considered to have cicoled leaders withholding.	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Signature			
Print name - First	Middle	Last	
Name of Corporation o	r Trust		
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





GZIYINR Z MWVAKZ 2935 LBUVV AKDVI YU RICHMOND VA 23231-7585 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 784835576 Insured HGIOIFB G HFYLZC







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal and state income tax withholding unless you elect otherwise.

Annual Dividend	\$277.40
Taxable Amount	\$92.00

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal and state income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 784835576 Insured HGIOIFB G HFYLZC





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax and 4.000% percent of the taxable amount Virginia tax.
Please withhold no federal and no Virginia tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected both federal and state withholding.)
Please withhold 4.000% percent of the taxable amount Virginia tax and no withholding for federal tax. (A request for no federal withholding is void unless the policy owner's taxpayer identification number is given.)
Please withhold 10 percent of the taxable amount for federal tax and no withholding for the state of Virginia.

POLICY OWNER'S TAX IDENTIFICATION NUMBE	R:

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

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Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





GEHS O POZEVC 3554 WQM HBDTHEDMXF EM BIO 240 TALLAHASSEE FL 32303-3567 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 790872981 Insured HLUT Y KIMPTR







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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$342.24
Taxable Amount	\$119.78

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

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This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 790872981 Insured HLUT Y KIMPTR





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

_ '	Please withhold 10 percent of the taxable amount for federal tax.
	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner





GFDOIN Z TUSDF 873 QPRLANG BY **RIDGELAND MS 39157-8708** U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 794836358 Insured JXIUBZ O AIEGF







"Go green! Visit online.metlife.com for quick, convenient and eco-friendly account management.

Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$266.70
Taxable Amount	\$266.70

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.



Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the
 annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not
 currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 794836358 Insured JXIUBZ O AIEGF





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Please review the back of this form for signature instructions.

Signature			
Print name - First	Middle	Last	
Name of Corporation or Trust			
Signature of Owner		Date	

Signature Requirements

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner

The full name of the owner's fiduciary or agent and the legal documentation of the authority to act (e.g., power of attorney, guardianship papers, etc.)





HQBBQKY A GLJGBI 2584 H HRRM RU LEWISTON NY 14092-1135 U.S. Retail Life Operations
Metropolitan Life Insurance Company
Policy 798870020
Insured WAGGAVK Q XRGXNS





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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$373.05
Taxable Amount	\$373.05

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January. If you have a Dividends with Interest balance that earned interest of \$10 or more, you will also receive a Form 1099-INT.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

Enclosure(s): Important Tax Information About Your Life Insurance Policy Dividends, Tax Withholding Election Form



IMPORTANT TAX INFORMATION ABOUT YOUR LIFE INSURANCE POLICY DIVIDENDS

Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since Metropolitan Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 798870020 Insured WAGGAVK Q XRGXNS





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Please withhold 10 percent of the taxable amount for federal tax.
Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:

Please review the back of this form for signature instructions.

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

Signature Requirements

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner

The full name of the owner's fiduciary or agent and the legal documentation of the authority to act (e.g., power of attorney, guardianship papers, etc.)





RSUNSVSJ J PCEAFC 20 ADFWCY NK LANDING NJ 07850-1620 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 800804256 Insured PDLADVDE E ECUVIC



RETMAIL-



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Important Tax Information - Immediate Attention Needed

Why we're contacting you

This is to advise you that some or all of your annual dividend is subject to federal income tax withholding unless you elect otherwise.

Annual Dividend	\$533.20
Taxable Amount	\$533.20

What you need to know

In making your withholding election, please be aware that even if you elect not to have withholding apply, you are liable for the payment of federal income tax on any taxable portion of the payment. If you are required to file an estimated tax return, you may be subject to penalties if your tax payments, in addition to any amounts withheld by us, are insufficient to satisfy your tax liabilities.

We will send you and the Internal Revenue Service (IRS), an official tax report (Form 1099R) showing the taxable amount of your dividend next January.

You may want to consider changing your dividend option to purchase Additional Paid-up Insurance. Under this divided option, your future dividends will not be taxable under current federal tax law unless you cash in the Additional Paid-up Insurance.

What you need to do

To make your tax withholding election, please complete, sign, date and send the enclosed Tax Withholding Election Form to the above address. If you want to change your dividend option to Additional Paid-up Insurance, please also complete, sign and send the enclosed form to the above address.

What will happen if we don't hear from you

If we don't receive a response by July 31, 2021, we will withhold federal income tax.

We're here to help

You can reach us at 1-833-642-1007. Our Customer Service Center is open Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

Enclosure(s): Important Tax Information About Your Life Insurance Policy Dividends, Tax Withholding Election Form



IMPORTANT TAX INFORMATION ABOUT YOUR LIFE INSURANCE POLICY DIVIDENDS

Your life insurance policy can help provide you with a lifetime of financial security and peace of mind. However, that's not all your MetLife policy has to offer.

One of the most attractive features of your policy is that it permits you to receive dividends. What you do with these dividends – and which dividend option you choose – is completely up to you.

Depending on your financial situation - and the fact that the Internal Revenue Service may view certain dividend payments as taxable income - it may be to your advantage to change your dividend option to have dividends purchase Additional Paid-up Insurance.

This tax information is based on current federal laws. These laws are subject to legislative change and to judicial and administrative interpretation. We recommend that you consult with your own professional tax advisor.

Frequently Asked Questions

Q. When does it make sense to change my Dividend Option to have dividends used to purchase Additional Paid-up Insurance?

A. A change may make sense when:

- Any current or future dividends may be considered taxable income to you that is, when the amount received exceeds your tax basis in the policy, or, generally speaking, when dividends received exceed the total amount of premium payments.
- You would like additional insurance protection in most cases without having to provide evidence of insurability.

Q. What are the advantages of changing to the Additional Paid-up Insurance option?

A. When you choose the Additional Paid-up Insurance option, all future dividends used to purchase additional insurance (and any resulting increase in the cash value of additional insurance) are not taxable under current federal income tax law.

What's more, the Additional Paid-up Insurance option offers you these benefits;

- You receive increased insurance protection at no additional out-of-pocket cost. The exact amount of additional insurance will depend upon your attained age and the amount of your dividend.
- Your additional insurance has a cash value, which is guaranteed never to be less than the sum of the annual dividends that buy the protection. Moreover, the cash value of the additional insurance is not currently taxable to you and it will increase on a tax-deferred basis in the future.

Q. What happens if I cash in my Additional Paid-up Insurance?

A. If you apply the value of your paid-up insurance to pay all or part of your premiums, you will not be subject to income tax. If you cash in or make a withdrawal from your Additional Paid-up Insurance, you will be subject to income tax to the extent the amount received exceeds your tax basis in the policy, that is, generally speaking, when dividends received exceed the total amount of premium payments. However, if your policy is considered a modified endowment contract (MEC), you will be subject to tax to the extent of any gain in your policy.

Q. How do I change my dividend option?

A. It's easy. Simply complete the return portion of the enclosed letter and send it to us at the address listed on the form.

While we are happy to share our views, you should consult with and rely on the advice of your own counsel since Metropolitan Life Insurance Company is not in the position to provide tax advice or guarantee tax results.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 800804256 Insured PDLADVDE E ECUVIC





Please complete and return the form as directed below.

Tax Withholding Election Form

Please check your choice below and send it to the above address by July 31, 2021. The policy owner's tax identification number must be provided to be a valid election.

SECTION 1: To be completed by the Owner

Ш	Please withhold 10 percent of the taxable amount for federal tax.
	Please withhold no federal tax. (If you do not enter your Social Security Number as requested, this election is void and you will be considered to have elected federal withholding.)

POLICY OWNER'S TAX IDENTIFICATION NUMBER:	

Please review the back of this form for signature instructions.

Print name - First	Middle	Last	
Name of Corporation of	or Trust		
Signature of Owner		Date	

Signature Requirements

All Owners must sign this form. Any Irrevocable Beneficiary or Collateral Assignee must sign this form. Please sign as shown below:

A Partnership The full name of the firm should be printed with the signature of all general

partners (not limited partners).

A Sole Proprietorship The full name of the business should be printed with the signature of the

owner followed by the word "owner."

A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also

submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit this

Form.

A Corporation The signature and title of one officer (other than the Insured).

An Individual acting on behalf of the Owner

The full name of the owner's fiduciary or agent and the legal documentation of the authority to act (e.g., power of attorney, guardianship papers, etc.)





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U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative HWDDHRVRWX KSDVSP TGCMCP OPWQ 6175854500

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend	\$140,261.81 \$5,775.00
Unearned Premium	\$7,981.94
Annual Dividend	\$700.00
Policy Loan Principal	\$38,929.94
Policy Loan Interest Due	\$1,044.41
Total Cash Surrender Value	\$116,344.40
Taxable Gain Cost Basis	\$154,018.75 \$1,500.00
Federal Withholding	\$15,401.88
State Withholding	\$80.00

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner
YCVQD HQI RLDJQ CDH
Insured
VYXHRY & FXSKE

SIFTE W& WERFL
Policy Number
28000435

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

If you requested payment in the form of a check, it will be sent under separate cover.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the values are released.

If you have other policies that require service, please contact us regarding those policies if you have not already done so.

SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

Federal income tax law requires us to tell you that the amount(s) received from your policy in excess of your investment in the contract is taxable as ordinary income. Certain taxable payments from life insurance policies are subject to federal income tax withholding.

However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.





BJDMKJ RKR F R W MCHWPDHEIN DWFBD JFGS 6000 EISEPIE BYK MONTGOMERY AL 36117 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative TXHHTQPQXJ PRKKRHHRR AYGO SQAEMRW 3348347890

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend Policy Loan Principal	\$6,383.66 \$197.33 \$0.00
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$6,580.99
Taxable Gain Cost Basis	\$6,580.99 \$0.00
Federal Withholding	\$658.10

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner **BJDMKJ RKR F R W**

WEKQEI X DRXHIWBJJ

Policy Number 28000692

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the values are released.

If you have other policies that require service, please contact us regarding those policies if you have not already done so.

SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

Federal income tax law requires us to tell you that the amount(s) received from your policy in excess of your investment in the contract is taxable as ordinary income. Certain taxable payments from life insurance policies are subject to federal income tax withholding.

However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.





WYEBM & OYHAO KGIFTAHYN 429 MNRWGUWS WURM AUBURN NH 03032

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative RDEERFGFDA SUEGUN XHCYCT FSFC 6036062423

Policy Surrender Confirmation

We processed your cash surrender on July 11, 2021.

What you need to know

The total cash surrender value was determined as of July 11, 2021.

Total Policy Cash Value Terminal Dividend Policy Loan Principal	\$3,450.11 \$392.00 \$0.00
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$3,842.11
Taxable Gain Cost Basis	\$3,842.11 \$0.00
Federal Withholding	\$384.21

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.

The cash surrender amount was calculated on the basis that the electronic payment used to pay the premium due June 11, 2021 will be honor by your bank. If, for any reason, this draft is not honored, the June 11, 2021 premium will still be required.



View and update your account at online.metlife.com

Owner
WYEBM & OYHAO KGIFTAHYN
Insured

VRKNJKC X ACENFQDZU

Policy Number

28001275

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the values are released.

If you have other policies that require service, please contact us regarding those policies if you have not already done so.

SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

Federal income tax law requires us to tell you that the amount(s) received from your policy in excess of your investment in the contract is taxable as ordinary income. Certain taxable payments from life insurance policies are subject to federal income tax withholding.

However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.





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New England Life Insurance Company

We're here to help Customer Service

1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend Unearned Premium Policy Loan Principal Policy Loan Interest Due	\$71,299.03 \$3,500.00 \$2,963.56 \$0.00
Total Cash Surrender Value	\$77,762.59
Taxable Gain Cost Basis	\$77,762.59 \$0.00
Federal Withholding	\$7,776.26

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.

Since your policy is a modified endowment contract (MEC), the cash surrender is taxable to the extent of policy gain. The taxable amount of the cash surrender was \$77,762.59. An additional 10% tax generally applies if you are under 59 1/2 years of age. We will report the taxable amount to you and the InternalRevenue Service (IRS) next January on Form 1099-R. Please consult your tax advisor on any impact on your estimated tax liabilities.



View and update your account at online.metlife.com

Owner SDAGSD B JEQUW Insured DUSGDU B MCQVT

Policy Number **28005162**

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the values are released.

If you have other policies that require service, please contact us regarding those policies if you have not already done so.

SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

Federal income tax law requires us to tell you that the amount(s) received from your policy in excess of your investment in the contract is taxable as ordinary income. Certain taxable payments from life insurance policies are subject to federal income tax withholding.

However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.





TGEYMI D JGG 88-321 UBRUMPMP QEEI AIEA HI 96701

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend Unearned Premium Policy Loan Principal	\$15,410.29 \$1,454.50 \$484.32 \$0.00
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$17,349.11
Taxable Gain Cost Basis	\$17,349.11 \$0.00
Federal Withholding	\$1,734.91

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner TGEYMI D JGG

ZFKCIN H MWW

Policy Number **28015530**

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

If you requested payment in the form of a check, it will be sent under separate cover.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

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However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.





YMMAFM BMTZJIM JRI 649 GWLY WNQ T/W VWLRQJ FRWSUOKX WARMINSTER PA 18974

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative
GOKKGJQJOY WXZYORVYWXZO

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend	\$15,887.12 \$1,169.00
Annual Dividend	\$191.03
Policy Loan Principal	\$0.00
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$17,247.15
Taxable Gain Cost Basis	\$17,247.15 \$0.00
Federal Withholding	\$1,724.72

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

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View and update your account at online.metlife.com

Owner

YMMAFM BMTZJIM JRI

Insured

XEZLIK PNAVKLJX

Policy Number **28016812**

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

If you requested payment in the form of a check, it will be sent under separate cover.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

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AKWVETC D PLEALIZL 7489 LGKABP LC WADESVILLE IN 47638

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative

Cruxwxruxrf Gxqvcbcrs Acqd RVISTO FYXRCOJIGZGL 9133458200

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend Unearned Premium Policy Loan Principal	\$9,570.16 \$570.98 \$37.67 \$0.00
Policy Loan Interest Due Total Cash Surrender Value	\$0.00 \$10,178.81
Taxable Gain Cost Basis	\$10,178.81 \$0.00
Federal Withholding	\$1,017.88

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner

AKWVETC D PLEALIZL

Insured

DCNTMXH Q RFSCFTOF

Policy Number 28016961

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

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If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

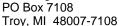
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DBHGUIIE ` GVILZR 00 QTI CSXKKL KEXQ LYNN MA 01904

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative JITTJRKRID ZCTKCV **VNQJB ZACCI** 7812392000

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend Policy Loan Principal	\$4,211.07 \$390.00 \$0.00
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$4,601.07
Taxable Gain	\$3,968.41
Cost Basis	\$0.00
E 1 100011 10	# 000.04
Federal Withholding	\$396.84
State Withholding	\$198.42

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report (Form 1099R) showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner **DBHGUIIE ` GVILZR**

EYSGLUBF S GVILZR

Policy Number 28039175

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

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SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

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However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.





QEPSS V SXQHCNTXQ 2877 GFCWUF YLUZC MINNETONKA MN 55345 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend	\$3,659.47 \$299.90
Annual Dividend	\$6.19
Policy Loan Principal	\$171.30
Policy Loan Interest Due	\$13.14
Total Cash Surrender Value	\$3,781.12
Taxable Gain Cost Basis	\$3,965.56 \$0.00
Federal Withholding	\$396.56

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner QEPSS V SXQHCNTXQ

DZSVV L PJIOZFYJI

Policy Number 28050765

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the values are released.

If you have other policies that require service, please contact us regarding those policies if you have not already done so.

SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

Federal income tax law requires us to tell you that the amount(s) received from your policy in excess of your investment in the contract is taxable as ordinary income. Certain taxable payments from life insurance policies are subject to federal income tax withholding.

However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.





MCVY V OMJVYMB 564 IZLHYSIK WIF SJAY 00487 BOX ELDER SD 11749

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative BMKKBAUAMD LCVUEMD AK IWEQ XFEWM 9527692111

Policy Surrender Confirmation

We processed your cash surrender on June 22, 2021.

What you need to know

The total cash surrender value was determined as of June 22, 2021.

Total Policy Cash Value Terminal Dividend Policy Loan Principal	\$5,509.80 \$417.75 \$9.93
Policy Loan Interest Due	\$0.40
Total Cash Surrender Value	\$5,917.22
Taxable Gain Cost Basis	\$5,927.55 \$0.00
Federal Withholding	\$592.76

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner MCVY V OMJVYMB

Insured

JTLQ L UGFTBGS

Policy Number 28082670

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the values are released.

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SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

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However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.





WUEQMWB D MMWNX 0467 F 01HG FH LEAVENWORTH KS 66048

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative

Cruxwxruxrf Gxqvcbcrs Acqd RVISTO FYXRCOJIGZGL 9133458200

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend	\$3,001.94 \$139.62
Unearned Premium	\$35.45
Policy Loan Principal	\$0.00
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$3,177.01
Taxable Gain	\$1,000.00
Cost Basis	\$0.00
Endoral Withholding	¢700 00
Federal Withholding	\$700.00
State Withholding	\$50.00

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner

WUEQMWB D MMWNX

Insure

PDQQIO Z DYUCQ

Policy Number 28108213

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

If you requested payment in the form of a check, it will be sent under separate cover.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
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Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

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If you have other policies that require service, please contact us regarding those policies if you have not already done so.

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IWNQNWWNM AZYZRD KSOZWRS G/B FDSZT EHYBDEGHY TBG DLGGGLLGC XMJ NEW BERLIN NY 13411

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative OYNNOMGMYZ MTNGYGX BL UNSH QXMW 7166341515

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Terminal Dividend Policy Loan Principal	\$65,853.61 \$1,213.85 \$0.00
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$67,067.46
Taxable Gain Cost Basis	\$67,067.46 \$0.00
Federal Withholding	\$7,000.00

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Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner

IWNQNWWNM AZYZRD KSOZWRS

Insured

SZAF S DSZMTKJVE

Policy Number 28116428

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

If you requested payment in the form of a check, it will be sent under separate cover.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

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MSEP DFSCC 1 OYMUWYOO NQ CUMBERLAND RI 02864-5611 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

Policy Surrender Confirmation



View and update your account at online.metlife.com

We processed your cash surrender on March 28, 2021.

What you need to know

The total cash surrender value was determined as of March 28, 2021.

Total Policy Cash Value Terminal Dividend	\$4,194.27 \$450.00
Unearned Premium	\$500.00
Annual Dividend	\$400.00
Policy Loan Principal	\$495.47
Policy Loan Interest Due	\$350.00
Total Cash Surrender Value	\$5,598.80
Taxable Gain	\$3,218.07
Cost Basis	\$816.20
Federal Withholding	\$321.81
State Withholding	\$300.00

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.

Owner
MSEP DFSCC
Insured
RQERLQC YGBII

Policy Number **019183154**

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

If you requested payment in the form of a check, it will be sent under separate cover.

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the values are released.

If you have other policies that require service, please contact us regarding those policies if you have not already done so.

SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

Federal income tax law requires us to tell you that the amount(s) received from your policy in excess of your investment in the contract is taxable as ordinary income. Certain taxable payments from life insurance policies are subject to federal income tax withholding.

However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.





SGEIYAN V MHXXHTT 0 MRBY ANGOY PB NANTUCKET MA 02554-4142

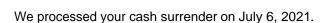
U.S. Retail Life Operations Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative TEBBTCHCEZ KGBHGJ YORJYB OUMPOZ

Policy Surrender Confirmation



What you need to know

The total cash surrender value was determined as of July 6, 2021.

Total Policy Cash Value Policy Loan Principal Policy Loan Interest Due	\$44,025.20 \$31,283.85 \$690.36
Total Cash Surrender Value	\$12,050.99
Taxable Gain Cost Basis	\$8,355.20 \$35,670.00
Federal Withholding	\$835.52
State Withholding	\$417.76

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner SGEIYAN V MHXXHTT Insured

SRFXIHB Y WATTAHH

Policy Number 200006732

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

If you requested payment in the form of a check, it will be sent under separate cover.

SECTION A CASH SURRENDER PAYMENTS

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the values are released.

If you have other policies that require service, please contact us regarding those policies if you have not already done so.

SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

Federal income tax law requires us to tell you that the amount(s) received from your policy in excess of your investment in the contract is taxable as ordinary income. Certain taxable payments from life insurance policies are subject to federal income tax withholding.

However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.

While we are required to furnish you this statement, the IRS does not require us to send a 1099-R information report to you or the IRS.







SFENUHLUI CEWMIA NFRTN C/O PDRGV HIGENM, TRUSTEE(S) 6 FOIOAQG FL RIDGEFIELD CT 06877-3032 U.S. Retail Life Operations

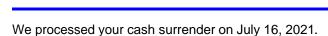
Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

Policy Surrender Confirmation



What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value	\$369,883.79
Unearned Premium	\$5,992.15
Policy Loan Principal	\$0.00
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$375,875.94
Taxable Gain	\$95,080.94
Cost Basis	\$280,795.00
Federal Withholding	\$9,508.09
State Withholding	\$6,646.16

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner SFENUHLUI CEWMIA NFRTN

insurea

ZBOD B SGVFTCATL

Policy Number **927212965**

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

If you requested payment in the form of a check, it will be sent under separate cover.

SECTION A CASH SURRENDER PAYMENTS

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- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

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If you have other policies that require service, please contact us regarding those policies if you have not already done so.

SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

Federal income tax law requires us to tell you that the amount(s) received from your policy in excess of your investment in the contract is taxable as ordinary income. Certain taxable payments from life insurance policies are subject to federal income tax withholding.

However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.

While we are required to furnish you this statement, the IRS does not require us to send a 1099-R information report to you or the IRS.





RIZJFHU H ASTUSDNI 332 RZGFY EWLCH EL WARFORDSBURG PA 17267

U.S. Retail Life Operations New England Life Insurance Company Policy 28001115

We're here to help Customer Service 1-833-208-3017

Your Representative UITTUCDCIH PFSHIAWHPFSI RTEO UPXSV 7172388366

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured KANE WILLIAMSON

INSURED NAME

KANE WILLIAMSON

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.







FKNOVV FNKBZ XXI .778 #3 XOVG PMOB FABIUS NH 13063 U.S. Retail Life Operations New England Life Insurance Company Policy 28013361

We're here to help Customer Service 1-833-208-3017

Your Representative RUZZRBCBUQ BIZCUCL JV ESSK CJQUVYYOGVP 8662246390

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured KANE WILLIAMSON

INSURED NAME

KANE WILLIAMSON

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.





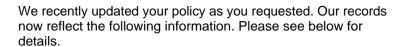


QLNQELR L CEJUVEU 23790 YAIOFGW EVLLDW PG ARLINGTON TN 38002 U.S. Retail Life Operations New England Life Insurance Company Policy 28047038

We're here to help Customer Service 1-833-208-3017 Your Representative

PS DQLNOZOPT FOLH

Policy Update Confirmation





View and update your account at online.metlife.com

Insured KANE WILLIAMSON

INSURED NAME

KANE WILLIAMSON

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.







ABC TRUST C/O MONIKA SHARMA, TRUSTEE(S) 57657 STREET 57657 68768768 GLENDALE CA 91207 U.S. Retail Life Operations New England Life Insurance Company Policy 28048942

We're here to help Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured FXDBF N ZUHXMLSE

OWNER NAME

ABC TRUST

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.







TOM CRUIZE
JLN MARG
JAIPUR
RAJASTHAN
BAPU NAGAR FL 18299

U.S. Retail Life Operations New England Life Insurance Company Policy 27005484

We're here to help Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured
KXULPXH LNXACGGE

OWNER

TOM CRUIZE

RELATION TO INSURED

What you need to know

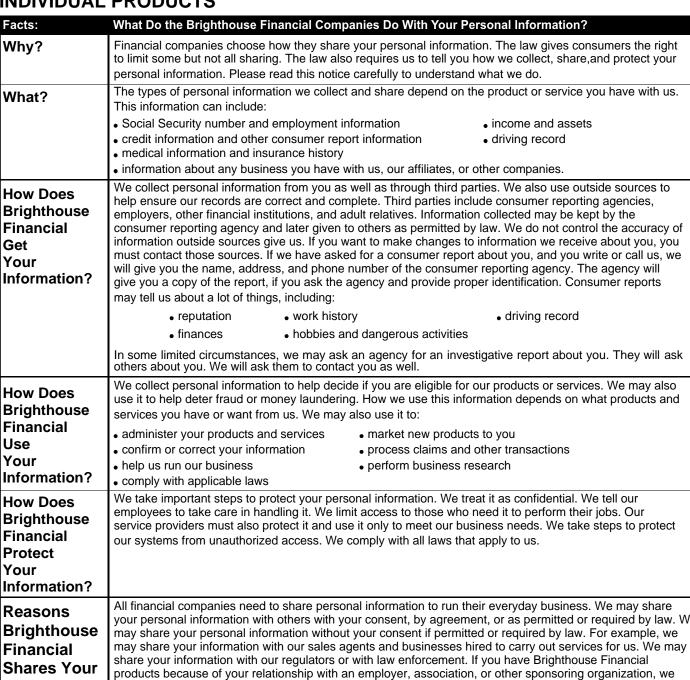
Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation.

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





your personal information with others with your consent, by agreement, or as permitted or required by law. We may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

If you want to know more about our privacy policy, please visit our website: www.brighthousefinancial.com, or write to us at: Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277.



Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name			Last name*	
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :					
If your contract or account is judgments of complete the below section. If below information on a separate	your contract	t or policy I	nas more	than two	
First name*	Middle nam	е			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

We're here to help

Charlotte, NC 28277

Please call us at (844) 474-8372 if you have any questions or visit us at www.brighthousefinancial.com/optout.

Page 2 of 2

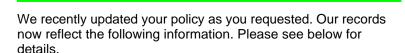




ARJTAYY-XQY-ZFAQP PVRBVRFAQVS 687 DKYVQWDE XAWQD BROOKLYN HTS OH 44131 U.S. Retail Life Operations New England Life Insurance Company Policy 27005484

We're here to help Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Policy Update Confirmation





View and update your account at online.metlife.com

Insured
KXULPXH LNXACGGE

OWNER RELATION TO INSURED TOM CRUIZE

What you need to know

Your rights of ownership for the above policy(s) have ended. We also sent the new owner a confirmation notice.

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation.

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



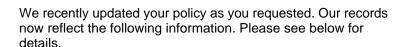




BROTHERS AND SONS JLN MARG JAIPUR RAJASTHAN BAPU NAGAR FL 18299 U.S. Retail Life Operations New England Life Insurance Company Policy 27012180

We're here to help Customer Service 1-833-208-3017 Your Representative XRSSXBNBRJ DOSNOC

Policy Update Confirmation





View and update your account at online.metlife.com

Insured WLRLY UEYTI

OWNER RELATION TO INSURED

BROTHERS AND SONS

What you need to know

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation.

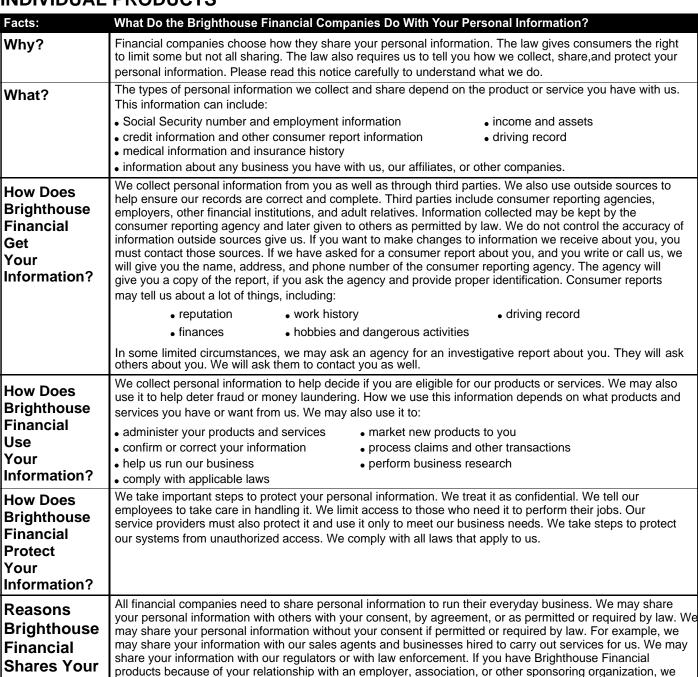
Keep this information with your important papers.

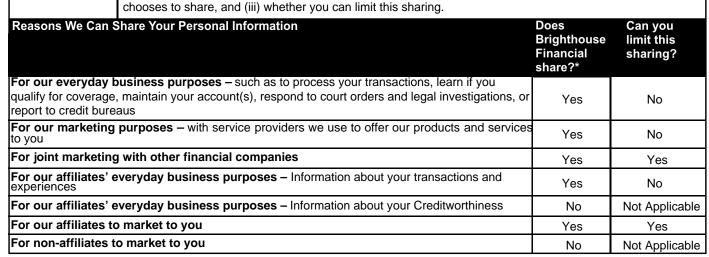
Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Information

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

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If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

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Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

If you want to know more about our privacy policy, please visit our website: www.brighthousefinancial.com, or write to us at: Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277.



Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name			Last name*	
Address*		City*		State*	ZIP*
Contract or Policy Number(s) *:					
If your contract or account is j complete the below section. If below information on a separa	your contract	t or policy h	as more	than two	
First name*	Middle nam	Middle name		Last name*	
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:				I	l

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

We're here to help

Charlotte, NC 28277

Please call us at (844) 474-8372 if you have any questions or visit us at www.brighthousefinancial.com/optout.

Page 2 of 2



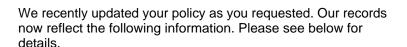


XIGIY RWDVZ 480 YADTIAN EQA FRANKLIN NH 03235

U.S. Retail Life Operations New England Life Insurance Company Policy 27012180

We're here to help Customer Service 1-833-208-3017 Your Representative XRSSXBNBRJ DOSNOC

Policy Update Confirmation





View and update your account at online.metlife.com

Insured WLRLY UEYTI

OWNER RELATION TO INSURED

BROTHERS AND SONS

What you need to know

Your rights of ownership for the above policy(s) have ended. We also sent the new owner a confirmation notice.

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation.

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.







RIZJFHU H ASTUSDNI 332 RZGFY EWLCH EL WARFORDSBURG PA 17267

U.S. Retail Life Operations New England Life Insurance Company Policy 28001115

We're here to help Customer Service 1-833-208-3017

1-833-208-3017

Your Representative UITTUCDCIH PFSHIAWHPFSI RTEO UPXSV 7172388366

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured KANE WILLIAMSON

COLLATERAL ASSIGNEE

SHUBHAM HARRY

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.







SHUBHAM HARRY 231 CROSS ROAD BOMBAY CA 96502 U.S. Retail Life Operations New England Life Insurance Company Policy 28001115

We're here to help Customer Service 1-833-208-3017

Your Representative UITTUCDCIH PFSHIAWHPFSI RTEO UPXSV 7172388366

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TOM CRUIZE
JLN MARG
JAIPUR
RAJASTHAN
BAPU NAGAR FL 18299

U.S. Retail Life Operations New England Life Insurance Company Policy 28001848

We're here to help Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured WAUHMGO C SWFUS

OWNER RELATION TO INSURED TOM CRUIZE

What you need to know

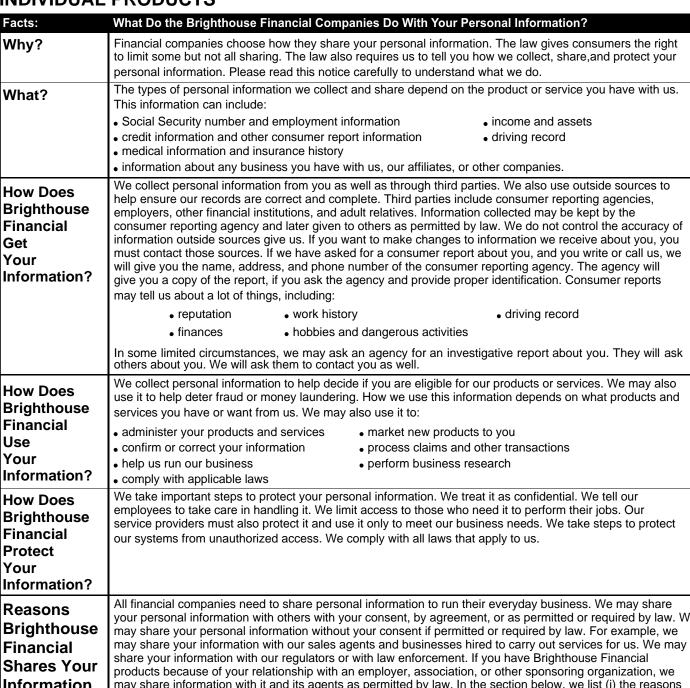
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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





your personal information with others with your consent, by agreement, or as permitted or required by law. We may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

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Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name			Last name*	
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :					
If your contract or account is judgments of complete the below section. If below information on a separate	your contract	t or policy I	nas more	than two	
First name*	Middle nam	е			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
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How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

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Charlotte, NC 28277

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Page 2 of 2





IWAROXN B KIUWK 8227 G LA ZE #877892 WASHINGTON DC 20005 U.S. Retail Life Operations New England Life Insurance Company Policy 28001848

We're here to help Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured WAUHMGO C SWFUS

OWNER RELATION TO INSURED TOM CRUIZE

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GXEXNFP L VXXNYIJ 9390 YWUI YJRM BOULDER CO 80301 U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

Insured
QZBZIML V THHLFZS

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details.

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
АМ	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
J C	
н кј	
KN	
LG	
MN	
N NF	
он	
PG	
Q Н	
RG	

SG

ΤJ

What you need to know

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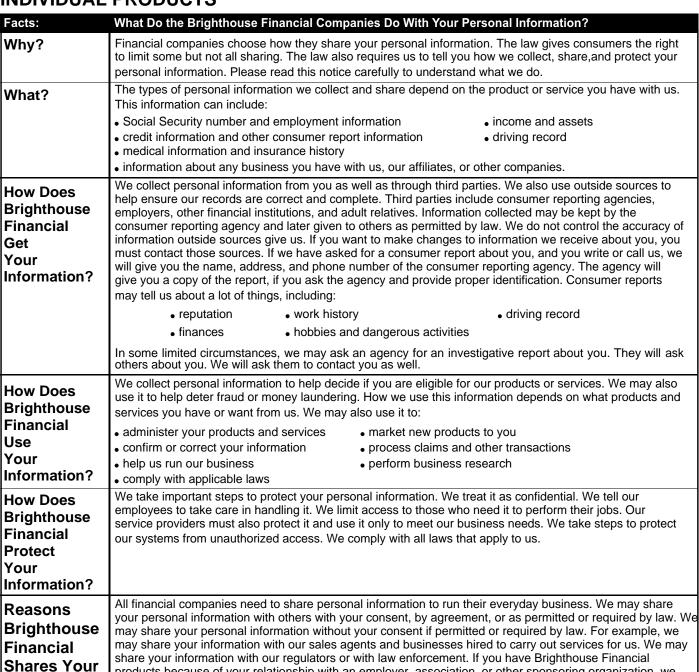
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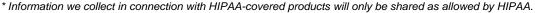
BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS



Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

products because of your relationship with an employer, association, or other sponsoring organization, we

may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial



chooses to share, and (iii) whether you can limit this sharing.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

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How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

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A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

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Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name				Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :			"		
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has n	nore t	han two	
First name*	Middle nam	e			Last name*
Address*		City*		State*	ZIP*
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Page 2 of 2





AM

U.S. Retail Life Operations
New England Life Insurance Company
Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1C	
H KJ	
KN	
LG	
MN	
N NF	
он	
PG	
QН	
RG	

SG

ΤJ

What you need to know

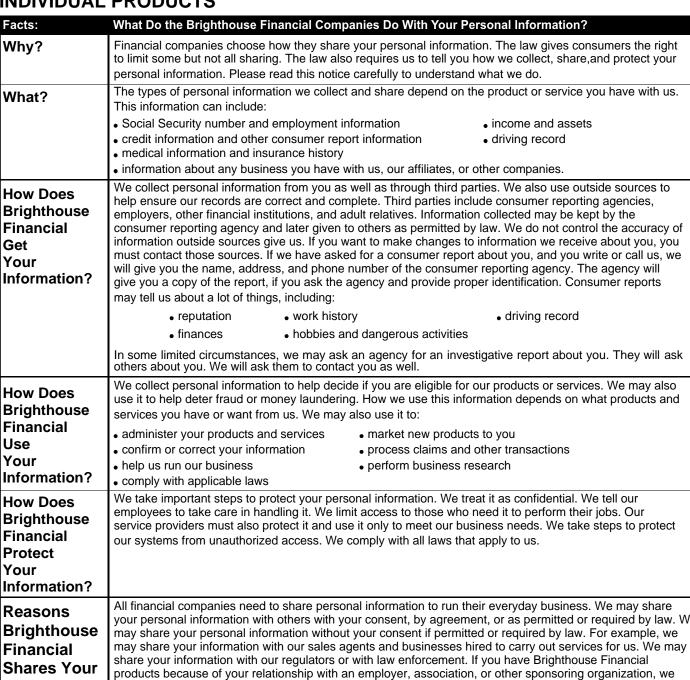
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For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information	on				
First name*	Middle	e name		Last name*	
Address*		City*	State*	ZIP*	
Contract or Policy Num	ber(s) * :	I	<u> </u>		
If your contract or acc					
	ection. If your co	ontract or policy ha	as more than two	e Joint Owner, please joint owners, please copy t	
complete the below s	ection. If your co a separate piece	ontract or policy ha	as more than two		
complete the below selow information on	ection. If your co a separate piece	ontract or policy had a of paper and atta	as more than two	oint owners, please copy t	
complete the below sobelow information on First name*	ection. If your co a separate piece Middle	ontract or policy had be of paper and atta	as more than two ch to this form.	oint owners, please copy t Last name*	

^{*} Note: Fields are required

Select your preferences:
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☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

We're here to help

Charlotte, NC 28277

Please call us at (844) 474-8372 if you have any questions or visit us at www.brighthousefinancial.com/optout.

Page 2 of 2





ВL

U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

Insured

QZBZIML V THHLFZS

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details.

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
AM	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1C	
H KJ	
KN	
LG	
MN	
N NF	
он	
PG	
QН	
R G	

SG

ΤJ

What you need to know

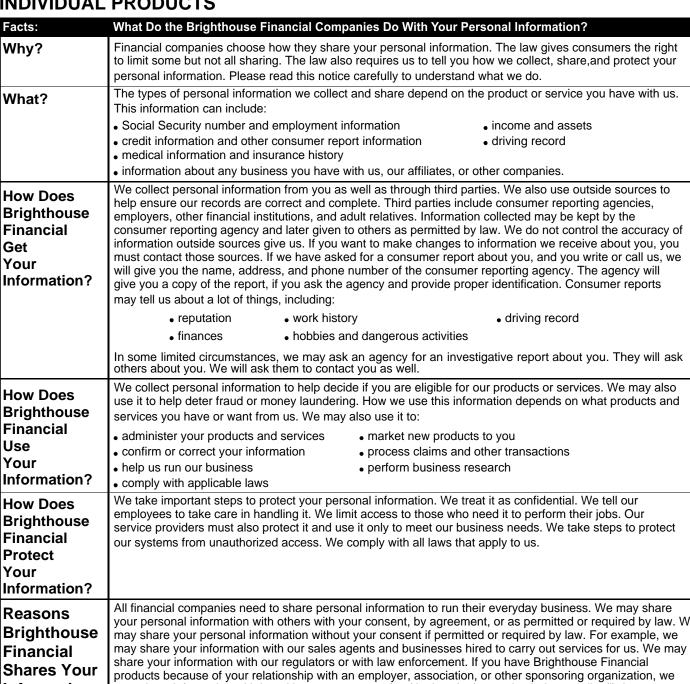
Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation. If you accept these terms, no further action is required. If you do not accept these terms, please notify the Company within thirty (30) days from the date of this letter.

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





your personal information with others with your consent, by agreement, or as permitted or required by law. We may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

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Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name				Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :					
If your contract or account is j complete the below section. If below information on a separa	your contract	t or policy h	as more	than two	
First name*	Middle nam	e			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

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CX

U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

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BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1C	
H KJ	
KN	
LG	
MN	
N NF	
он	
PG	
QH	
R G	

SG

ΤJ

What you need to know

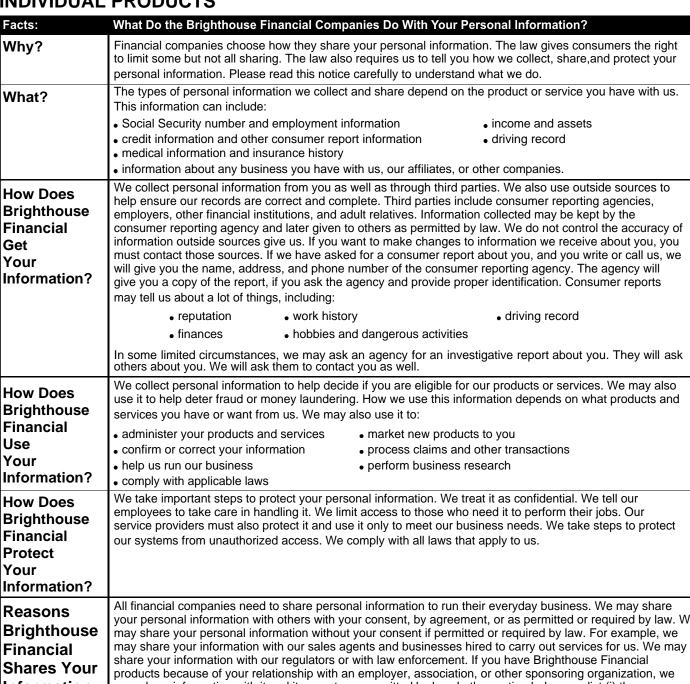
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Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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Affiliate Sharing/ Joint Marketing

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Contact Information					
First name*	Middle nam	Middle name			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)	* :				
If your contract or account i complete the below section below information on a separation of the section of th	. If your contract	ct or policy has	more t	than two	ne Joint Owner, please joint owners, please copy the
First name*	Middle nam	ne			Last name*
Address*	'	City*		State*	ZIP*
Contract or Policy Number(s)*	:	1			'

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Page 2 of 2





DJ

U.S. Retail Life Operations
New England Life Insurance Company
Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

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BL	
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GS	
IF	
JC	
H KJ	
KN	
LG	
M N	
N NF	
ОН	
PG	
QН	
R G	

SG

ΤJ

What you need to know

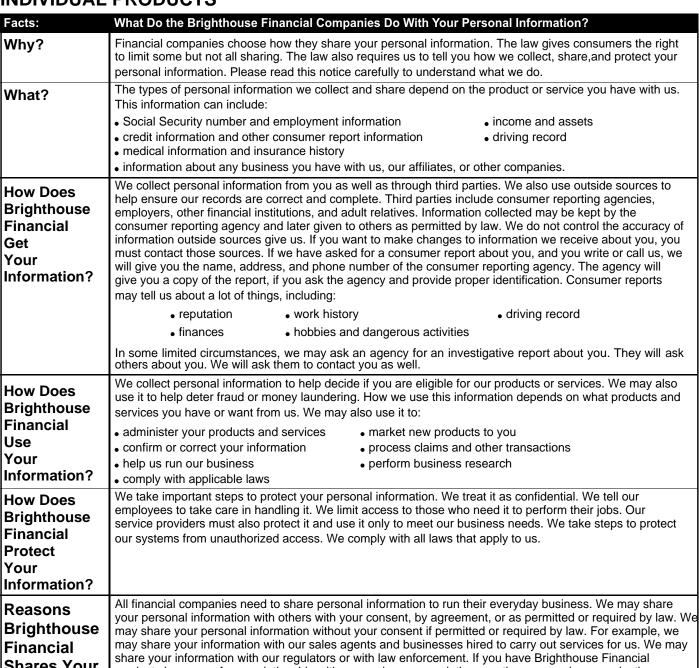
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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
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Address*		City*		State*	ZIP*
Contract or Policy Number(s)	* :				
If your contract or account i complete the below section below information on a separation of the section of th	. If your contract	ct or policy has	more t	than two	ne Joint Owner, please joint owners, please copy the
First name*	Middle nam	ne			Last name*
Address*	'	City*		State*	ZIP*
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E W NVCHGCHG U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

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Insured QZBZIML V THHLFZS

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H KJ	
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LG	
MN	
N NF	
он	
PG	
QН	
RG	

SG

ΤJ

What you need to know

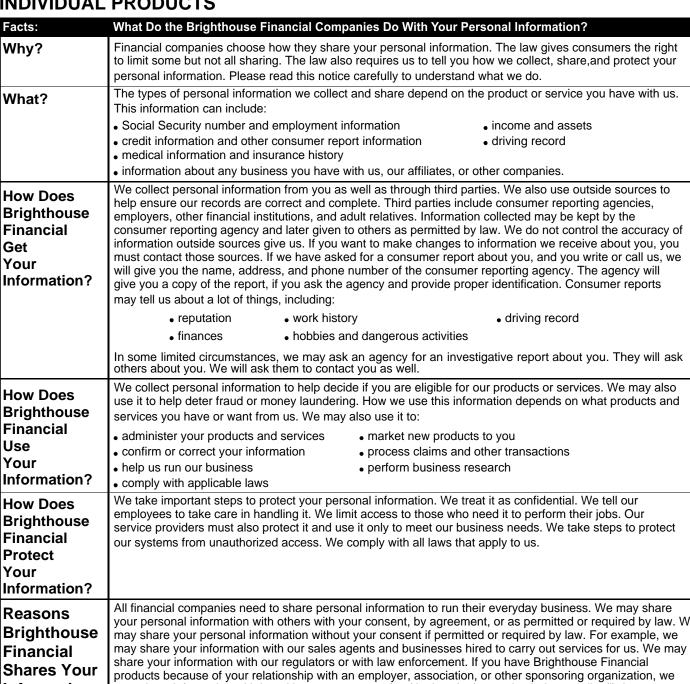
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For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
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How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

If you want to know more about our privacy policy, please visit our website: www.brighthousefinancial.com, or write to us at: Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277.



Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information						
First name*	Middle nam	Middle name			Last name*	
Address*		City*		State*	ZIP*	
Contract or Policy Number(s) * :			"			
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has n	nore t	han two		
First name*	Middle nam	e			Last name*	
Address*		City*		State*	ZIP*	
Contract or Policy Number(s)*:						

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☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
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Charlotte, NC 28277

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Page 2 of 2





July 16, 2021

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U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help **Customer Service** 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LŔH NĎKŤ 8472051781

QZBZIML V THHLFZS

Policy Update Confirmation



Insured

View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details.

OWNER RELATION TO INSURED GXEXNFP L VXXNYIJ Unknown AMΒL СХ DJ E W F FE G S ۱F JC H KJ KNLG MNN NF ОН ΡG QH R G

SG

ΤJ

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Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation. If you accept these terms, no further action is required. If you do not accept these terms, please notify the Company within thirty (30) days from the date of this letter.

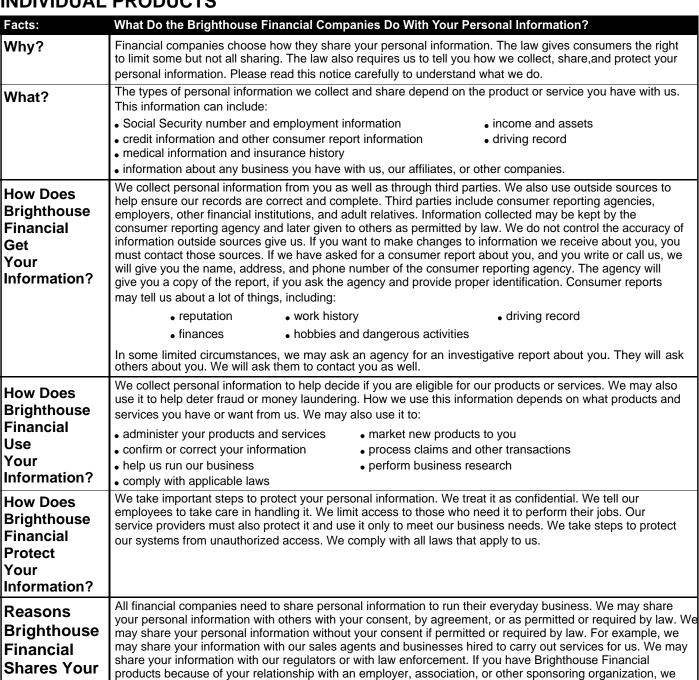
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

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Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

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Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name			Last name*	
Address*	C	ity*	State*	ZIP*	
Contract or Policy Number(s) *:					
If your contract or account is j complete the below section. If below information on a separate	your contract of	or policy has more	than two j		
First name*	Middle name			Last name*	
Address*	C	ity*	State*	ZIP*	
Contract or Policy Number(s)*:					

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
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Page 2 of 2





July 16, 2021

G S

U.S. Retail Life Operations
New England Life Insurance Company
Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
J C	
H KJ	
KN	
LG	
MN	
N NF	
ОН	
PG	
QH	
R G	

SG

ΤJ

What you need to know

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation. If you accept these terms, no further action is required. If you do not accept these terms, please notify the Company within thirty (30) days from the date of this letter.

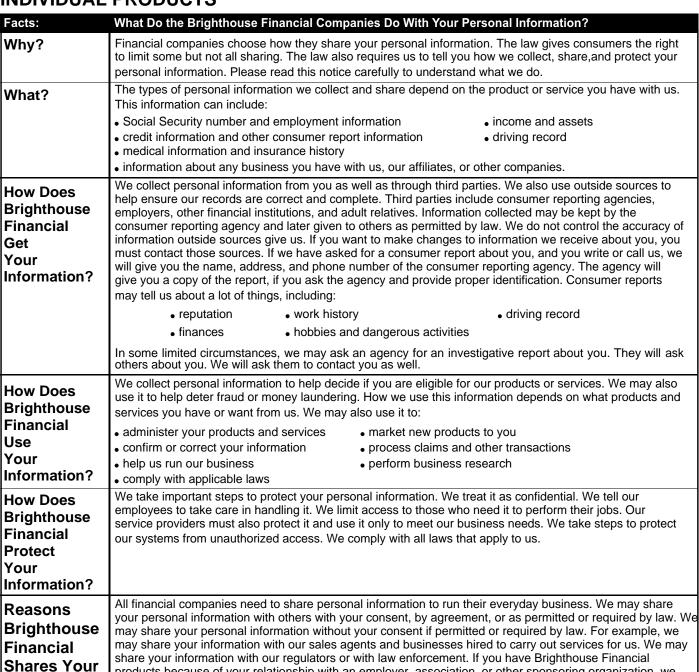
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

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Contact Information					
First name*	Middle nam	Middle name			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)	* :				
If your contract or account i complete the below section below information on a separation of the section of th	. If your contract	ct or policy has	more t	than two	ne Joint Owner, please joint owners, please copy the
First name*	Middle nam	ne			Last name*
Address*	'	City*		State*	ZIP*
Contract or Policy Number(s)*	:	1			'

Fs/f-B

^{*} Note: Fields are required

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Charlotte, NC 28277

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Page 2 of 2





July 16, 2021

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U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

QZBZIML V THHLFZS

Policy Update Confirmation



Insured

View and update your account at online.metlife.com

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<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1C	
H KJ	
KN	
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MN	
N NF	
он	
PG	
QН	
R G	

SG

ΤJ

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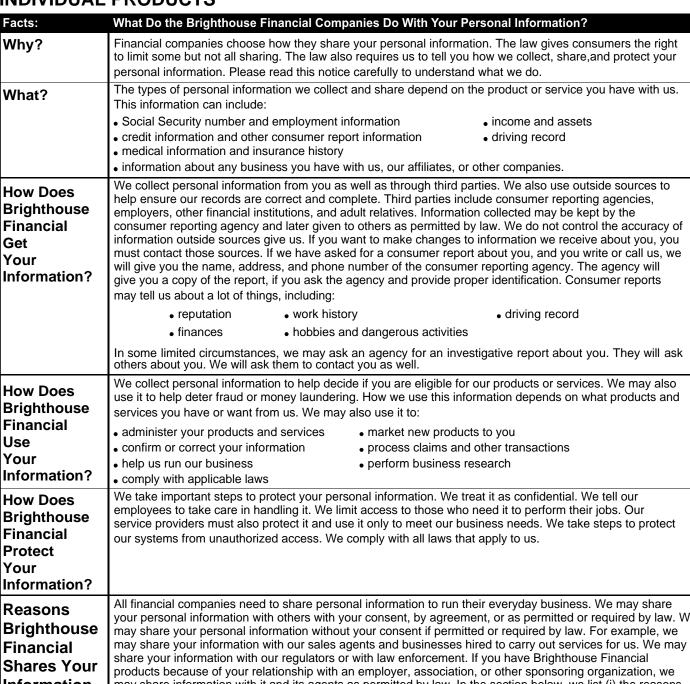
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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
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Contact Information					
First name*	Middle name				Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s) *:					
If your contract or account is jointly owned, and you want to opt out for the Joint Owner, please complete the below section. If your contract or policy has more than two joint owners, please copy the below information on a separate piece of paper and attach to this form.					
First name*	Middle name			Last name*	
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

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July 16, 2021

JC

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Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

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<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1 C	
H KJ	
KN	
LG	
MN	
N NF	
ОН	
PG	
QН	
RG	

SG

ΤJ

What you need to know

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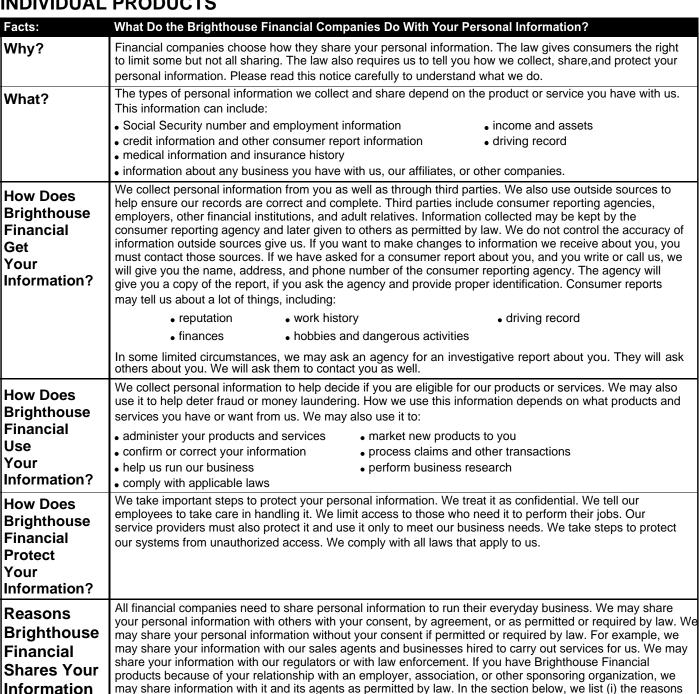
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS



Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial

chooses to share, and (iii) whether you can limit this sharing.

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

If you want to know more about our privacy policy, please visit our website: www.brighthousefinancial.com, or write to us at: Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277.



Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name			Last name*	
Address*		ity*	State*	ZIP*	
Contract or Policy Number(s) *:					
If your contract or account is j complete the below section. If below information on a separate	your contract of	or policy has more	than two j		
First name*	Middle name			Last name*	
Address*	C	ity*	State*	ZIP*	
Contract or Policy Number(s)*:					

* Note: Fields are required

Select your preferences:
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I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

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Page 2 of 2





July 16, 2021

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U.S. Retail Life Operations
New England Life Insurance Company
Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1 C	
H KJ	
KN	
LG	
MN	
N NF	
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PG	
QН	
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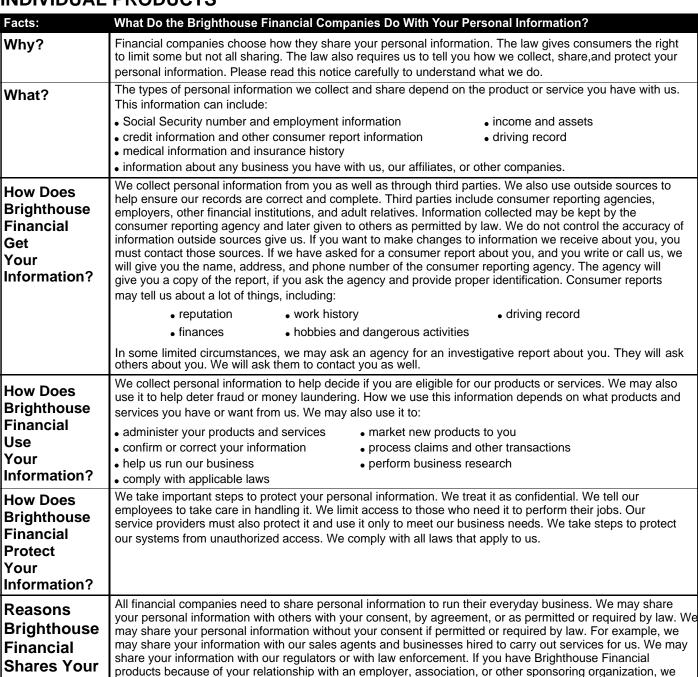
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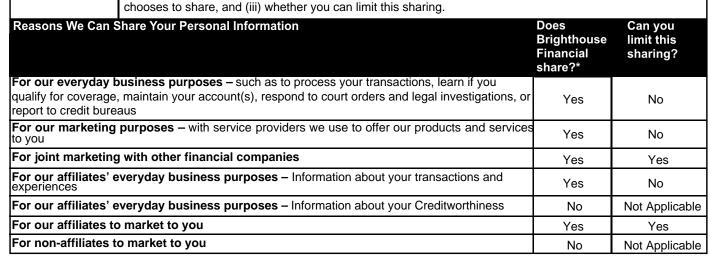


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Information

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name				Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s) *:					
If your contract or account is jointly owned, and you want to opt out for the Joint Owner, please complete the below section. If your contract or policy has more than two joint owners, please copy the below information on a separate piece of paper and attach to this form.					
First name*	Middle name			Last name*	
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

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Select your preferences:
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How to submit this form
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Page 2 of 2





July 16, 2021

K N JHH H356 U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1 C	
H KJ	
KN	
LG	
MN	
N NF	
ОН	
PG	
QН	
RG	

SG

ΤJ

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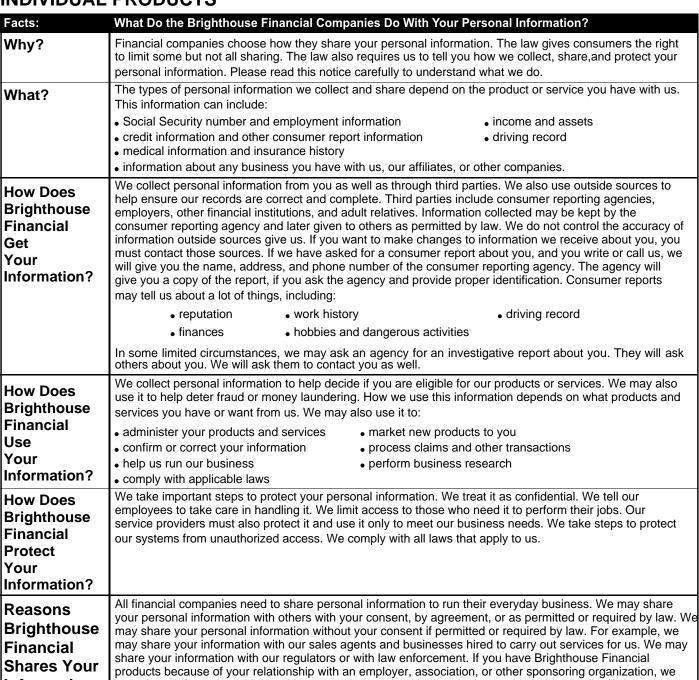
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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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Contact Information	on			
First name*	Middle	e name		Last name*
Address*		City*	State*	ZIP*
Contract or Policy Num	ber(s) * :	I	<u> </u>	
If your contract or acc				
	ection. If your co	ontract or policy ha	as more than two	e Joint Owner, please joint owners, please copy t
complete the below s	ection. If your co a separate piece	ontract or policy ha	as more than two	
complete the below selow information on	ection. If your co a separate piece	ontract or policy had a of paper and atta	as more than two	oint owners, please copy t
complete the below sobelow information on First name*	ection. If your co a separate piece Middle	ontract or policy had be of paper and atta	as more than two ch to this form.	oint owners, please copy t Last name*

^{*} Note: Fields are required

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July 16, 2021

LG

U.S. Retail Life Operations
New England Life Insurance Company
Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

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<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1C	
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KN	
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он	
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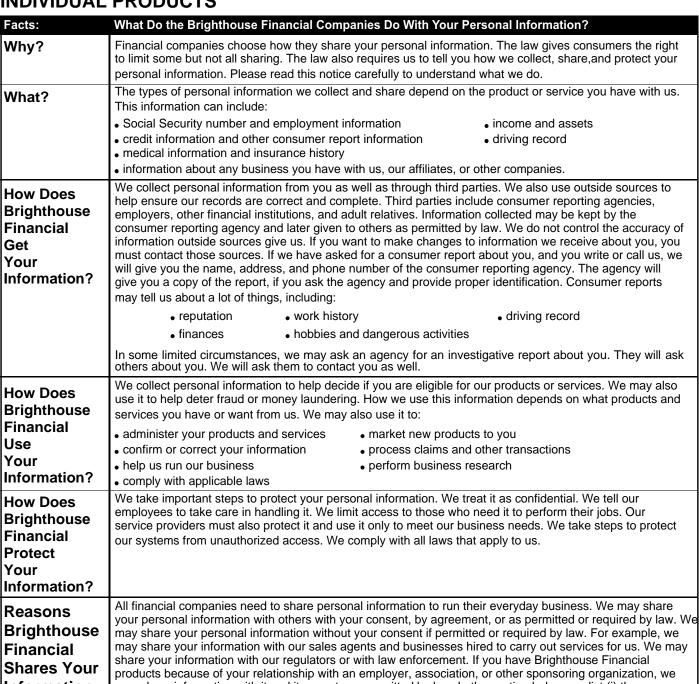
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For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
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If you want to know more about our privacy policy, please visit our website: www.brighthousefinancial.com, or write to us at: Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277.



Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle nam	e			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :			"		
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has n	nore t	han two	
First name*	Middle nam	e			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

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Charlotte, NC 28277

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Page 2 of 2





July 16, 2021

MN

U.S. Retail Life Operations
New England Life Insurance Company
Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1C	
H KJ	
KN	
LG	
MN	
N NF	
он	
PG	
QН	
R G	

SG

ΤJ

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Keep this information with your important papers.

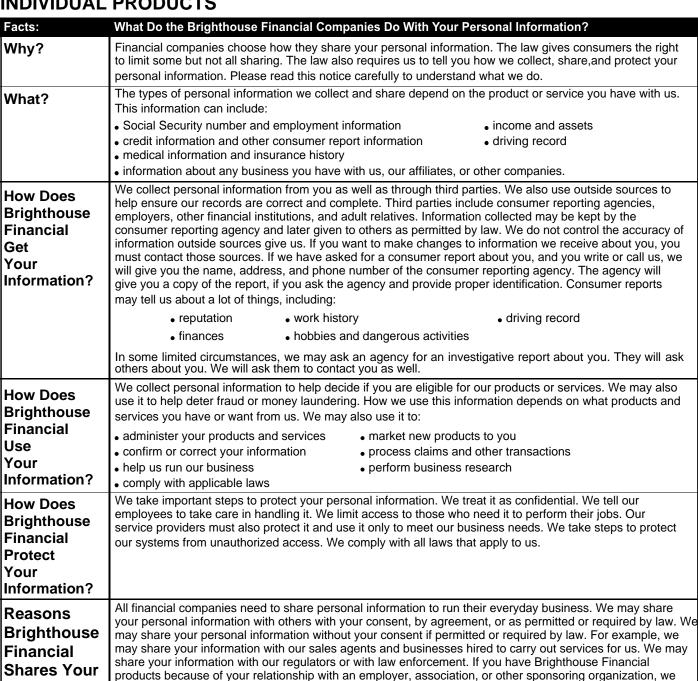
Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.

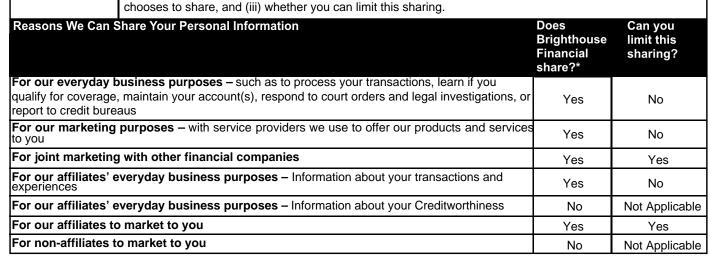


Please note, if you requested action on other policies, you will receive information separately.

Information

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Informatio	n			
First name*	Middle name		Last name	e*
Address*	City*	State	ZIP*	
Contract or Policy Numb	er(s) * :	I		
complete the below se	ount is jointly owned, and you ction. If your contract or polic separate piece of paper and	y has more than t	vo joint owne	
complete the below se	ction. If your contract or polic	y has more than t	vo joint owne	ers, please copy the
complete the below se below information on a	ction. If your contract or police separate piece of paper and	y has more than t	Last name	ers, please copy the
complete the below se below information on a First name*	ction. If your contract or police separate piece of paper and Middle name City*	ey has more than to attach to this form	Last name	ers, please copy th

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

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Charlotte, NC 28277

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Page 2 of 2





July 16, 2021

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U.S. Retail Life Operations
New England Life Insurance Company
Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

Insured QZBZIML V THHLFZS

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details.

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1C	
H KJ	
KN	
LG	
MN	
N NF	
он	
PG	
QН	
R G	

SG

ΤJ

What you need to know

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation. If you accept these terms, no further action is required. If you do not accept these terms, please notify the Company within thirty (30) days from the date of this letter.

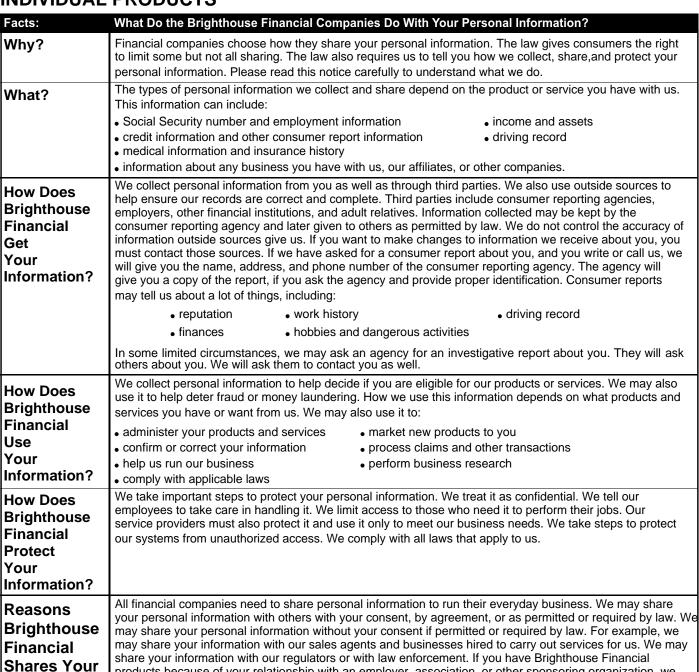
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

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How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

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Definitions:

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Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

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Contact Information	on				
First name*	Middle nar	Middle name		Last name*	
Address*		City*	State) *	ZIP*
Contract or Policy Num	ber(s) * :				
_					
complete the below s	ection. If your contra	act or policy ha	as more than	two joi	Joint Owner, please nt owners, please copy th
complete the below s below information on	ection. If your contra	act or policy hat paper and atta	as more than	two joi: n.	
complete the below s below information on First name*	ection. If your contra a separate piece of	act or policy hat paper and atta	as more than	two joi n. La	nt owners, please copy th
If your contract or accomplete the below sidelow information on First name* Address*	ection. If your contra a separate piece of Middle na	act or policy ha paper and atta me	as more than ch to this forr	two joi n. La	nt owners, please copy the

^{*} Note: Fields are required

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Mail:
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Page 2 of 2





July 16, 2021

ОН

U.S. Retail Life Operations
New England Life Insurance Company
Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



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We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1 C	
H KJ	
KN	
LG	
MN	
N NF	
ОН	
PG	
QН	
RG	

SG

ΤJ

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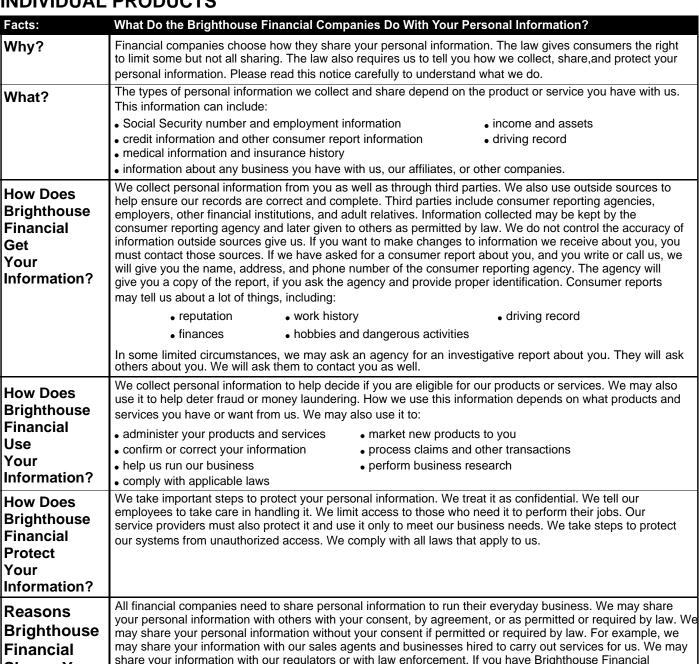
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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





share your information with our regulators or with law enforcement. If you have Brighthouse Financial products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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Contact Information					
First name*	Middle name			Last name*	
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :					
If your contract or account is judgments of complete the below section. If below information on a separate	your contract	t or policy I	nas more	than two	
First name*	Middle nam	е			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

^{*} Note: Fields are required

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Charlotte, NC 28277

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July 16, 2021

ΡG

U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

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<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
1 C	
H KJ	
KN	
LG	
MN	
N NF	
ОН	
PG	
QН	
RG	

SG

ΤJ

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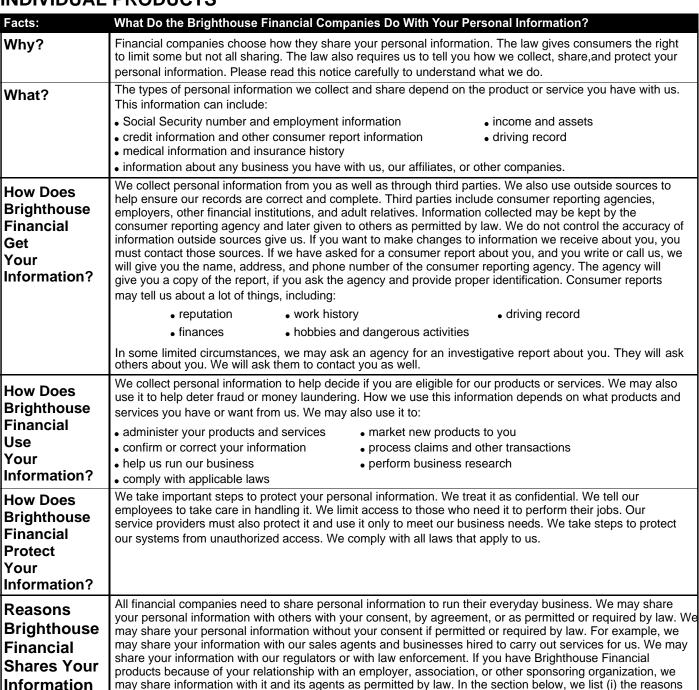
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Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS



Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial

chooses to share, and (iii) whether you can limit this sharing.

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

If you want to know more about our privacy policy, please visit our website: www.brighthousefinancial.com, or write to us at: Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277.



Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information						
First name*	Middle name			Last name*		
Address*		City*		State*	ZIP*	
Contract or Policy Number(s) * :			- 11			
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has	more	than two		
First name*	Middle nam	е			Last name*	
Address*		City*		State*	ZIP*	
Contract or Policy Number(s)*:						

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Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
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Charlotte, NC 28277

Please call us at (844) 474-8372 if you have any questions or visit us at www.brighthousefinancial.com/optout.

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July 16, 2021

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details.

U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation

We recently updated your policy as you requested. Our records

now reflect the following information. Please see below for



View and update your account at online.metlife.com

Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
l C	
H KJ	
KN	
LG	
MN	
N NF	
он	
PG	
QН	
RG	

SG

ΤJ

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Keep this information with your important papers.

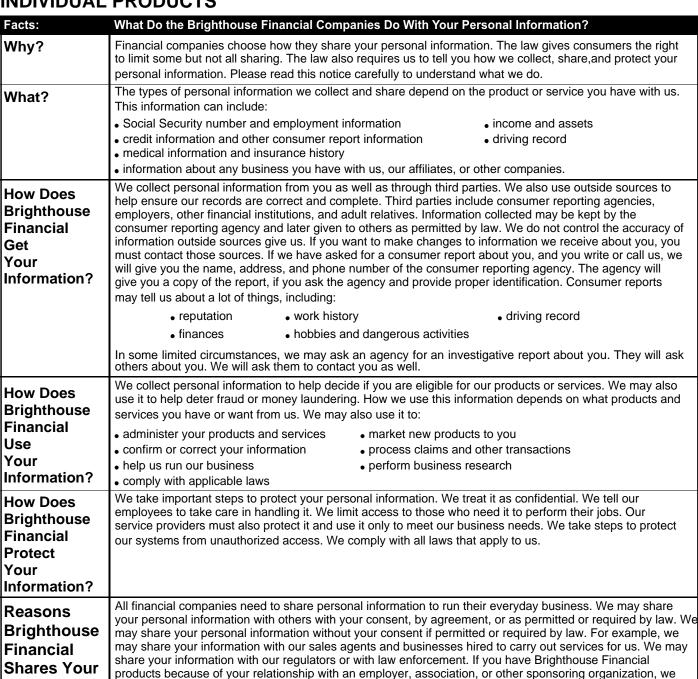
Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.

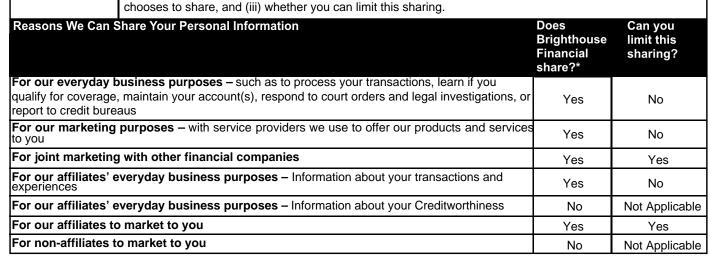


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Information

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

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Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name		Last name*		
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :			"		
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has n	nore t	han two	
First name*	Middle nam	e			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

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^{*} Note: Fields are required

Select your preferences:
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☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
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Charlotte, NC 28277

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July 16, 2021

R G

U.S. Retail Life Operations
New England Life Insurance Company
Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
J C	
H KJ	
KN	
LG	
MN	
N NF	
ОН	
PG	
QH	
R G	

SG

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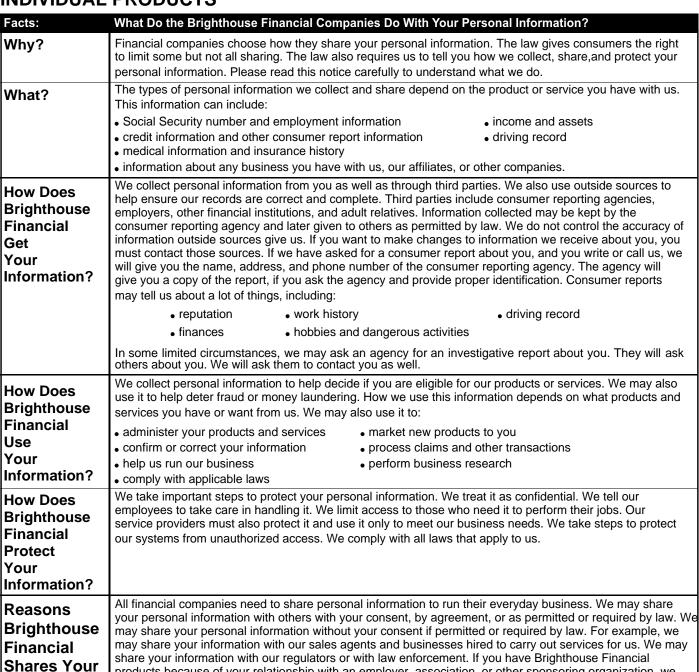
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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Contact Information					
First name*	Middle name			Last name*	
Address*	C	ity*	State*	ZIP*	
Contract or Policy Number(s) *:					
If your contract or account is j complete the below section. If below information on a separate	your contract of	or policy has more	than two j		
First name*	Middle name			Last name*	
Address*	C	ity*	State*	ZIP*	
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Page 2 of 2





July 16, 2021

S G FL U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
J C	
H KJ	
KN	
LG	
MN	
N NF	
ОН	
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SG

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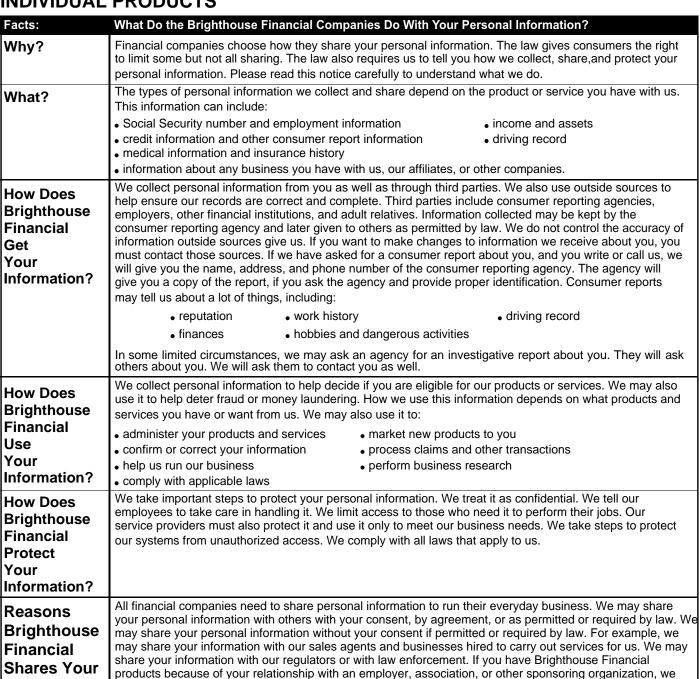
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For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
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Contact Information					
First name*	Middle name		Last name*		
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :			"		
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has n	nore t	han two	
First name*	Middle nam	e			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

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We're here to help

Charlotte, NC 28277

Please call us at (844) 474-8372 if you have any questions or visit us at www.brighthousefinancial.com/optout.

Page 2 of 2





July 16, 2021

ΤJ

U.S. Retail Life Operations New England Life Insurance Company Policy 28002537

We're here to help Customer Service 1-833-208-3017

Your Representative Kyjnbnyjnyi Onlxkakyq Uklw LRH NDKT 8472051781

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured QZBZIML V THHLFZS

<u>OWNER</u>	RELATION TO INSURED
GXEXNFP L VXXNYIJ	Unknown
A M	
BL	
CX	
DJ	
EW	
F FE	
GS	
IF	
J C	
H KJ	
KN	
LG	
MN	
N NF	
ОН	
PG	
QH	
RG	

SG

ΤJ

What you need to know

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation.

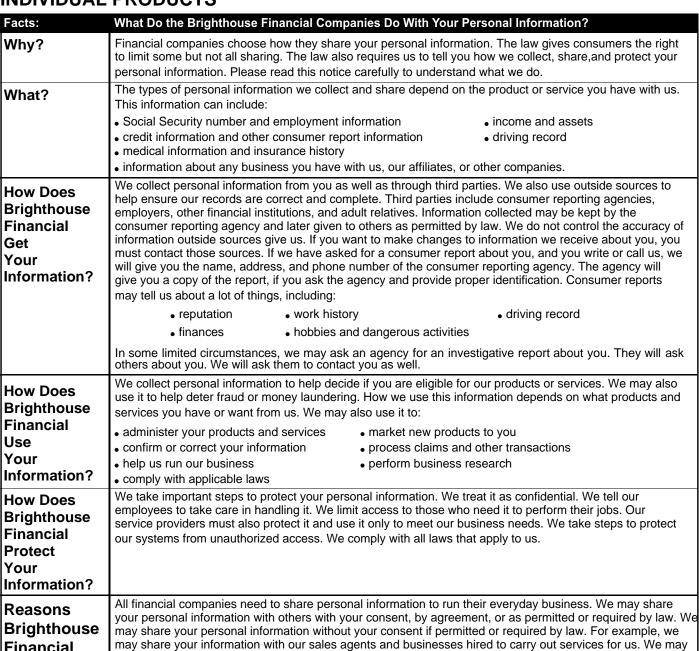
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





share your information with our regulators or with law enforcement. If you have Brighthouse Financial products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

	Brighthouse Financial share?*	limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, o report to credit bureaus	r Yes	No
For our marketing purposes – with service providers we use to offer our products and service to you	s Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

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Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle nam	e			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :			- 11		
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has	more	than two	
First name*	Middle nam	е			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

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Page 2 of 2





July 16, 2021

RLEEB A ZNATAXZWX 32 HSYECHKD BXX VH. ROCHESTER NY 14606 U.S. Retail Life Operations New England Life Insurance Company Policy 28018591

We're here to help Customer Service 1-833-208-3017

Your Representative JRNNJVGVRH XOGGNUVYLZ DQUCAT IPFY 7242386886

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured PQNNU V LARYRSLWS

OWNER

RLEEB A ZNATAXZWX

RELATION TO INSURED

Unknown

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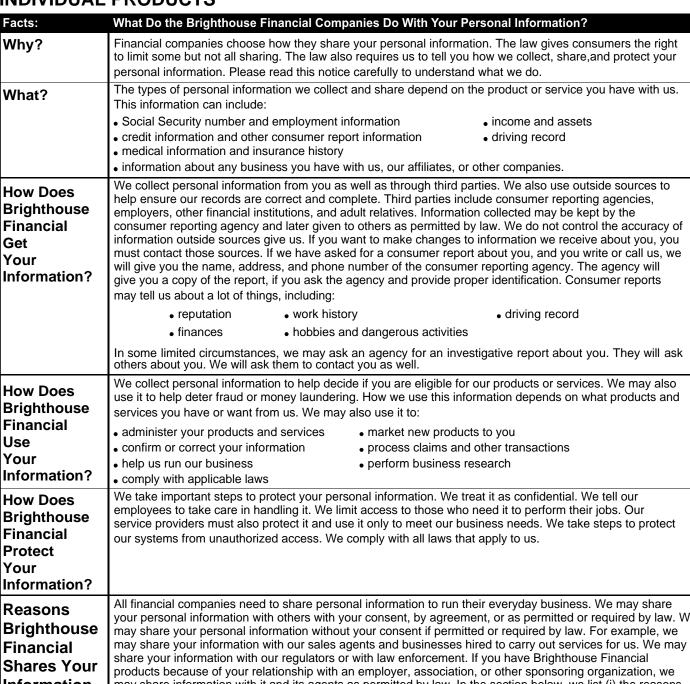
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





your personal information with others with your consent, by agreement, or as permitted or required by law. We may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

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Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

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Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle nam	e			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :			- 11		
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has	more	than two	
First name*	Middle nam	е			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

We're here to help

Charlotte, NC 28277

Please call us at (844) 474-8372 if you have any questions or visit us at www.brighthousefinancial.com/optout.

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July 16, 2021

231 CROSS ROAD BOMBAY CA 96502 U.S. Retail Life Operations New England Life Insurance Company Policy 28018591

We're here to help Customer Service 1-833-208-3017

Your Representative JRNNJVGVRH XOGGNUVYLZ DQUCAT IPFY 7242386886

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured PQNNU V LARYRSLWS

OWNER RELATION TO INSURED

RLEEB A ZNATAXZWX

Unknown

What you need to know

Your rights of ownership for the above policy(s) have ended. We also sent the new owner a confirmation notice.

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation.

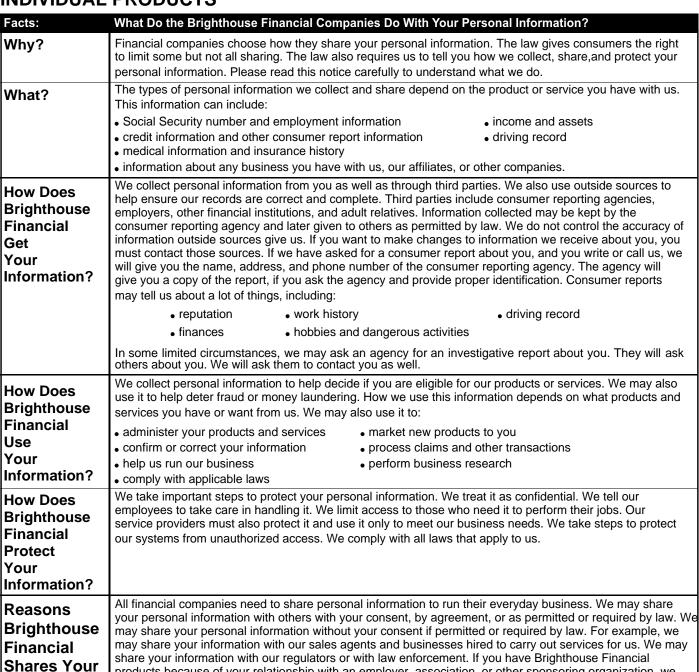
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Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

	Brighthouse Financial share?*	limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	r Yes	No
For our marketing purposes – with service providers we use to offer our products and service to you	s Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

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How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

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Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

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Questions?

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle nam	е			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :					
If your contract or account is j complete the below section. If below information on a separa	your contract	t or policy h	as more	than two	
First name*	Middle nam	e			Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s)*:					

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Select your preferences:
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I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
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How to submit this form
Mail:
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Charlotte, NC 28277

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Page 2 of 2





July 16, 2021

BROTHERS AND SONS JLN MARG JAIPUR RAJASTHAN BAPU NAGAR FL 18299 U.S. Retail Life Operations New England Life Insurance Company Policy 28042050

We're here to help Customer Service 1-833-208-3017 Your Representative WETTWRNREI HJTNVLMDN CMDEDXMEI

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured JRXUB W SXZLHROS

OWNER RELATION TO INSURED

BROTHERS AND SONS

What you need to know

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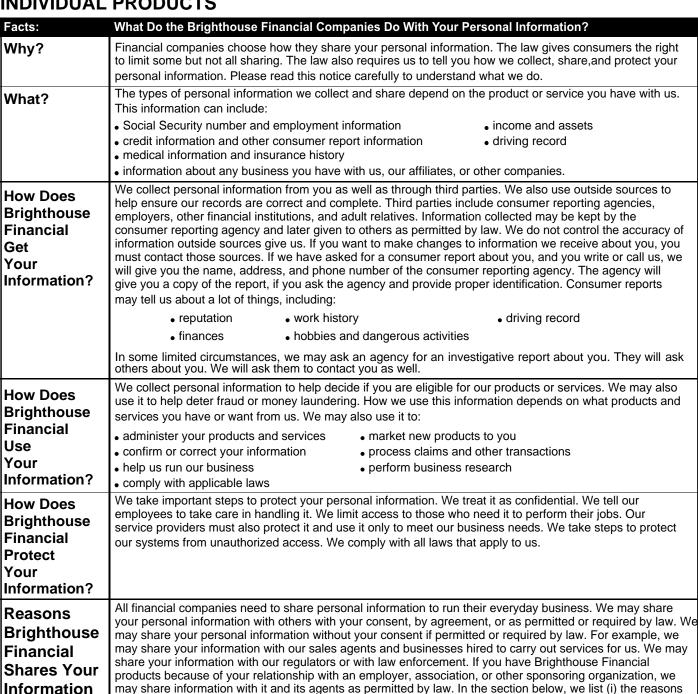
Keep this information with your important papers.

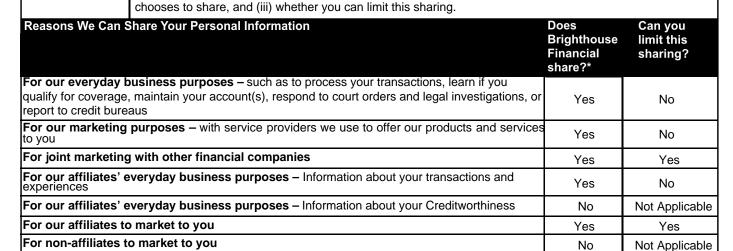
Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information						
First name*	Middle nam	Middle name			Last name*	
Address*		City*		State*	ZIP*	
Contract or Policy Number(s) * :			"			
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has n	nore t	han two		
First name*	Middle nam	e			Last name*	
Address*		City*		State*	ZIP*	
Contract or Policy Number(s)*:						

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

We're here to help

Charlotte, NC 28277

Please call us at (844) 474-8372 if you have any questions or visit us at www.brighthousefinancial.com/optout.

Page 2 of 2





TBENX S NFKVSGLN 4750 ZUMYBN HZWC SW QN MINOCQUA WI 54548

U.S. Retail Life Operations New England Life Insurance Company Policy 28042050

We're here to help Customer Service 1-833-208-3017

Your Representative
WETTWRNREI HJTNVLMDN CMDEDXMEI

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured
JRXUB W SXZLHROS

OWNER RELATION TO INSURED

BROTHERS AND SONS

What you need to know

Your rights of ownership for the above policy(s) have ended. We also sent the new owner a confirmation notice.

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation.

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.





BROTHERS AND SONS JLN MARG JAIPUR RAJASTHAN BAPU NAGAR FL 18299

U.S. Retail Life Operations New England Life Insurance Company Policy 28101114

We're here to help Customer Service 1-833-208-3017

Your Representative FKYYFCVCKB CNYVKVD ZO BHBXDBQTAXZ RCTH 3158259307

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured
WEPMHI N GTCKMCCHN

OWNER RELATION TO INSURED

BROTHERS AND SONS

What you need to know

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation.

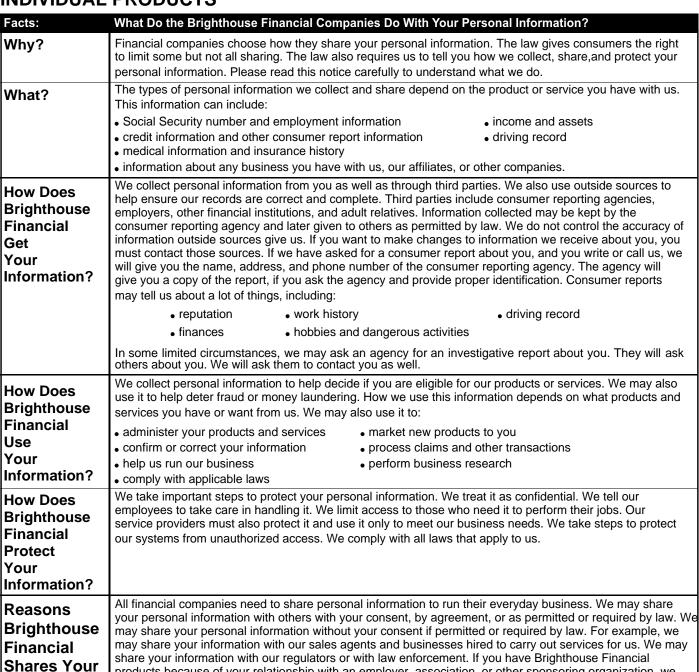
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

If you want to know more about our privacy policy, please visit our website: www.brighthousefinancial.com, or write to us at: Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277.



Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information						
First name*	Middle nam	Middle name			Last name*	
Address*		City*		State*	ZIP*	
Contract or Policy Number(s) * :			"			
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has n	nore t	han two		
First name*	Middle nam	e			Last name*	
Address*		City*		State*	ZIP*	
Contract or Policy Number(s)*:						

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

We're here to help

Charlotte, NC 28277

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Page 2 of 2



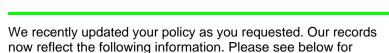


RWGNOGGBT BEAWUWZMLT 1529 G HKDWFNF ONWH EARLVILLE NY 13332 U.S. Retail Life Operations New England Life Insurance Company Policy 28101114

We're here to help Customer Service 1-833-208-3017

Your Representative FKYYFCVCKB CNYVKVD ZO BHBXDBQTAXZ RCTH 3158259307

Policy Update Confirmation





View and update your account at online.metlife.com

Insured WEPMHI N GTCKMCCHN

OWNER RELATION TO INSURED

BROTHERS AND SONS

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What you need to know

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Keep this information with your

important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.



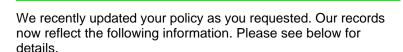


TOM CRUIZE JLN MARG JAIPUR RAJASTHAN BAPU NAGAR FL 18299 U.S. Retail Life Operations New England Life Insurance Company Policy 28107754

We're here to help Customer Service 1-833-208-3017

Your Representative Bykxmxykxyi Axnebrbyu Qbnw ZUBI JFGMEMMJIK 5167059774

Policy Update Confirmation





View and update your account at online.metlife.com

Insured
JVLQLP WGKDUXHV

OWNER RELATION TO INSURED TOM CRUIZE

What you need to know

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation.

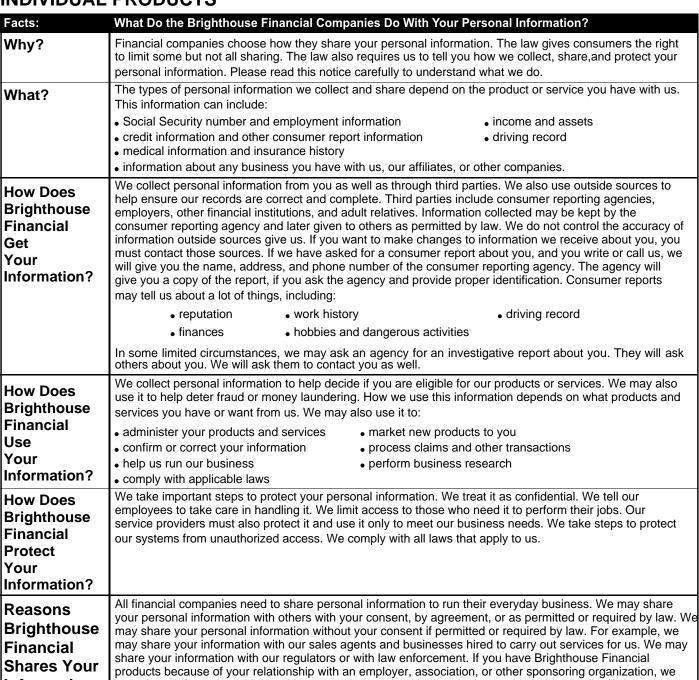
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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

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Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

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Contract or Policy Number(s) * :						
If your contract or account is judgments of complete the below section. If below information on a separate	your contract	t or policy l	nas more	than two		
First name*	Middle nam	Middle name		Last name*		
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Select your preferences:
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Charlotte, NC 28277

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Page 2 of 2





KPISIV TBJDRHXP 80 HLFBWQC NQ PLAINVIEW NY 11803

U.S. Retail Life Operations New England Life Insurance Company Policy 28107754

We're here to help **Customer Service**

1-833-208-3017

Your Representative Bykxmxykxyi Axnebrbyu Qbnw ZUBI JFGMEMMJIK 5167059774

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details.

Insured JVLQLP WGKDUXHV

OWNER

TOM CRUIZE

RELATION TO INSURED

What you need to know

Your rights of ownership for the above policy(s) have ended. We also sent the new owner a confirmation notice.

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Please note, if you requested action on other policies, you will receive information separately.





KANE WILLIAMSON 201 X PATH BADA MARKET AGRA MARG JAIPUR AZ 12011 U.S. Retail Life Operations
New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative

Dysvqvysvyp Zvkwdidyu Fdkb TKQGTI DHNDH

Tax Identification Number Update Confirmation



View and update your account at online.metlife.com

As requested, we corrected the Tax Identification Number on the above policy.

TAX IDENTIFICATION NUMBER

xx-xxx0618

Insured ASMH L XKAWYT

Policy Number 28000392





KANE WILLIAMSON 201 X PATH BADA MARKET AGRA MARG JAIPUR LA 70403 U.S. Retail Life Operations
New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Tax Identification Number Update Confirmation



View and update your account at online.metlife.com

As requested, we corrected the Tax Identification Number on the above policy.

TAX IDENTIFICATION NUMBER

xxx-xx-0618

Insured SOIW C ZGEMLE

Policy Number 28000796





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) QWER ISELIN NJ 08830-2314 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative WYQQWKSKYG SQ HJ IXBYXA KLSMUCP YA.

Tax Identification Number Update Confirmation



View and update your account at online.metlife.com

As requested, we corrected the Tax Identification Number on the above policy.

TAX IDENTIFICATION NUMBER

XX-XXX

Insured GWKMFGX J UPIZMRBZM

Policy Number **636824393**





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) **BALTIMORE MD 21237-1708**

U.S. Retail Life Operations Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Tax Identification Number Update Confirmation



View and update your account at online.metlife.com

As requested, we corrected the Tax Identification Number on the above policy.

TAX IDENTIFICATION NUMBER

XX-XXX

Insured **FGNMBTL M FBWWXN**

Policy Number 790805538





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) QWER JAMESVILLE NY 13078-9610 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Tax Identification Number Update Confirmation



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As requested, we corrected the Tax Identification Number on the above policy.

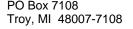
TAX IDENTIFICATION NUMBER

XX-XXX

Insured **DELY K KVMAO**

Policy Number **900862587**





U.S. Retail Life Operations Metropolitan Life Insurance Company



Customer Service 1-833-642-1007

Your Representative IQHHIODOQM GQVAOI ZEYDYB BLRTKM



July 16, 2021

JOE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) 809 HBFRMPBMZF HF WILTON CT 06897-1626

Tax Identification Number Update Confirmation



View and update your account at online.metlife.com

As requested, we corrected the Tax Identification Number on the above policy.

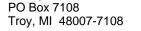
TAX IDENTIFICATION NUMBER

XX-XXX

Insured F C OFMWLB

Policy Number 900894315





U.S. Retail Life Operations Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF



July 16, 2021

JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) **TESTER** WALLSTREET145 CHICAGO IL 60643-2204

Tax Identification Number Update Confirmation



View and update your account at online.metlife.com

As requested, we corrected the Tax Identification Number on the above policy.

TAX IDENTIFICATION NUMBER

XX-XXX

Insured **HKJJKRX A FJICA**

Policy Number 902812709





JCMUGGT L AMNLG 155 FSISWYVKYJ JL LEBANON OH 45036 U.S. Retail Life Operations

New England Life Insurance Company

Policy 27006376 Insured OGZBTTR U QEOMT

We're here to help Customer Service

1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Payment Change Confirmation



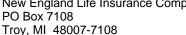
View and update your account at online.metlife.com

We changed the frequency of your premium payments to annual effective July 16, 2021.

Keep this information with your important papers.

What you need to know

The premium is \$177.05 and the premium payment will be due on July 30, 2021.







OGZBTTR U QEOMT 533 IYEYWFDMFQ QV LEBANON OH 45036

U.S. Retail Life Operations

New England Life Insurance Company Policy 27006376 Insured OGZBTTR U QEOMT

We're here to help **Customer Service** 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Payment Change Confirmation



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What you need to know

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AUDTAGG-KDXRUV & EV WE W UVKBA TCRUBXY WZRX 769 FOFVE WNQ FX 35 NEW YORK NY 10118

U.S. Retail Life Operations

New England Life Insurance Company Policy 27009809 Insured KZHRVIX DBCHMI

We're here to help Customer Service

1-833-208-3017

Your Representative

Bykxmxykxyi Axnebrbyu Qbnw ZUBI JFGMEMMJIK 5167059774

Payment Change Confirmation



View and update your account at online.metlife.com

We changed the frequency of your premium payments to monthly effective July 16, 2021.

Keep this information with your important papers.

What you need to know





JOJJOAM R OCRRVHH 77 LPELVQQP TAY CHAMBERSBURG PA 17202

U.S. Retail Life Operations

New England Life Insurance Company Policy 28001131 Insured MZMMZQA I KMGGXPP

We're here to help Customer Service

1-833-208-3017

Your Representative FDZZFENEDO HJCODPAOHJCD ALAX AGCP 6103256100

Payment Change Confirmation



View and update your account at online.metlife.com

We changed the frequency of your premium payments to monthly effective July 16, 2021.

Keep this information with your important papers.

What you need to know

The premium is \$86.91 and the premium payment will be due on August 11, 2021.





LINFHA N LYEPI 9887 IYGWCV BV QM CALABASH NC 28467

U.S. Retail Life Operations

New England Life Insurance Company Policy 28015078 Insured EIQNGB Q KOLHI

We're here to help

Customer Service 1-833-208-3017

Your Representative

HJZZHGMGJY OCSYJDTYOCSJ RXTJ VTZQ 6103256100

Payment Change Confirmation



View and update your account at online.metlife.com

We changed the frequency of your premium payments to annual effective July 16, 2021.

Keep this information with your important papers.

What you need to know

The premium is \$587.00 and the premium payment will be due on August 2, 2021.





EIQNGB Q KOLHI 3669 TXOLJI CI HV CALABASH NC 28467

U.S. Retail Life Operations

New England Life Insurance Company Policy 28015078 Insured EIQNGB Q KOLHI

We're here to help

Customer Service 1-833-208-3017

Your Representative HJZZHGMGJY OCSYJDTYOCSJ **RXTJ VTZQ** 6103256100

Payment Change Confirmation



View and update your account at online.metlife.com

We changed the frequency of your premium payments to annual effective July 16, 2021.

Keep this information with your important papers.

What you need to know

The premium is \$587.00 and the premium payment will be due on August 2, 2021.





SYIIYKA H OJLVWBV CB EBN 36 ORANGE VA 22960

Brightnou

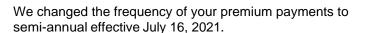
U.S. Retail Life Operations

New England Life Insurance Company Policy 28021027 Insured SYIIYKA H OJLVWBV

We're here to help Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Payment Change Confirmation





View and update your account at online.metlife.com

Keep this information with your important papers.

What you need to know

The premium is \$610.28 and the premium payment will be due on December 18, 2021.





DKE J QOAJDOJ 2103 QCZINYLWGGY YCZMI GREENSBORO NC 27409

U.S. Retail Life Operations

New England Life Insurance Company Policy 28037036 Insured UZENIF N QTKCITC

We're here to help Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Payment Change Confirmation



View and update your account at online.metlife.com

We changed the frequency of your premium payments to annual effective July 16, 2021.

Keep this information with your important papers.

What you need to know

The premium is \$175.25 and the premium payment will be due on July 1, 2021.

Approximately three weeks before a premium payment is due, we will send you a billing notice.

However, since the premium for July is already past due, please send us your payment \$175.25 to the below address.





EZU P XBOVGBV 3961 HUAMYSRWXXS SU GREENSBORO NC 27409

U.S. Retail Life Operations

New England Life Insurance Company Policy 28037036 Insured UZENIF N QTKCITC

We're here to help Customer Service 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Payment Change Confirmation



View and update your account at online.metlife.com

We changed the frequency of your premium payments to annual effective July 16, 2021.

Keep this information with your important papers.

What you need to know

The premium is \$175.25 and the premium payment will be due on July 1, 2021.

Approximately three weeks before a premium payment is due, we will send you a billing notice.

However, since the premium for July is already past due, please send us your payment \$175.25 to the below address.





MVWWB Y UGIAYMOCJI 47675 LBFFBDW MXYY FDYX CHARLOTTE NC 28277

U.S. Retail Life Operations

New England Life Insurance Company Policy 28045106 Insured WFBBC I YKQZTEHUXQ

We're here to help Customer Service 1-833-208-3017

Your Representative Ioneqeoneoy Cetuihiow Sitf IVUYUZ MUYLCXB 7043675151

Payment Change Confirmation



View and update your account at online.metlife.com

We changed the frequency of your premium payments to annual effective July 16, 2021.

Keep this information with your important papers.

What you need to know

The premium is \$480.00 and the premium payment will be due on July 7, 2021.

Approximately three weeks before a premium payment is due, we will send you a billing notice.

However, since the premium for July is already past due, please send us your payment \$480.00 to the below address.





GQUUQZB Z AENMXCUKIN 67377 VAGGAUF WLNN GUNL CHARLOTTE NC 28277

U.S. Retail Life Operations

New England Life Insurance Company Policy 28045106 Insured WFBBC I YKQZTEHUXQ

We're here to help Customer Service 1-833-208-3017

Your Representative Ioneqeoneoy Cetuihiow Sitf IVUYUZ MUYLCXB 7043675151

Payment Change Confirmation



View and update your account at online.metlife.com

We changed the frequency of your premium payments to annual effective July 16, 2021.

Keep this information with your important papers.

What you need to know

The premium is \$480.00 and the premium payment will be due on July 7, 2021.

Approximately three weeks before a premium payment is due, we will send you a billing notice.

However, since the premium for July is already past due, please send us your payment \$480.00 to the below address.



OQAJOTT-TJOPGVE FBVAYBNOAQGVE NCFUBVK, 6.17 AYCGI SIDAAI **ROCKFORD IL 61109**

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017 Your Representative Mdqjvjdqjdn Tjfomxmds Cmfw **RKL YWKF**



Automatic Premium Loan Confirmation

We haven't received your May 1, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate	Payment Frequency	Amount
May 1, 2021	Monthly	\$27.96
March 1, 2021	Monthly	\$27.96

Your premium is paid to June 1, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$7,783.30
Premium Loan Amount	\$55.92
Policy Loan Interest Due	\$155.65
Previous Policy Loan	\$7,571.73



View and update your account at online.metlife.com

Owner

OQAJOTT-TJOPGVE FBVAYBNOAQGVE NCFUBVK,

Insured

GMSI

Policy Number 27008104

Face Amount of Policy

\$29,931.00

Death Benefit Value

\$23,228.76

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$7,783.30 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$0.00

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.



XBFT Y HXTXANN 98182 TKRROH MG SILVER SPRING MD 20901 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service
1-833-208-3017
Your Representative
NWGGNOZOWY VWYZMNLRB
MOALV ROZE
3013555800

28005509 RETMAIL-

Automatic Premium Loan Confirmation

We haven't received your May 3, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate	Payment Frequency	Amount
May 3, 2021	Monthly	\$106.23

Your premium is paid to July 3, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan	\$33,837.17
Policy Loan Interest Due	\$1,670.41
Premium Loan Amount	\$106.23
Total Loan Outstanding Value	\$35,613.81



View and update your account at online.metlife.com

Owner

XBFT Y HXTXANN

Insured

BCYV T CTKTGPP

Policy Number 28005509

Face Amount of Policy \$100,000.00 Death Benefit Value \$69,011.85

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$35,613.81 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$1,382.96

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.



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July 16, 2021

BETR GXXQXQMD GMDMQEE 40906 GZVVAS LI SILVER SPRING MD 20901 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service
1-833-208-3017
Your Representative
NWGGNOZOWY VWYZMNLRB
MOALV ROZE
3013555800

28005509 RETMAIL-

Automatic Premium Loan Confirmation

Duplicate- Original Sent to Owner

We haven't received your May 3, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate	Payment Frequency	Amount
May 3, 2021	Monthly	\$106.23

Your premium is paid to July 3, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan	\$33,837.17
Policy Loan Interest Due	\$1,670.41
Premium Loan Amount	\$106.23
Total Loan Outstanding Value	\$35,613.81



View and update your account at online.metlife.com

Owner

XBFT Y HXTXANN

Insured

BCYV T CTKTGPP

Policy Number 28005509

Face Amount of Policy \$100,000.00 Death Benefit Value \$69,011.85

Fixed Base Interest Rate **8.00%**

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$35,613.81 by July 31, 2021 to avoid any increase in interest charge.

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Your policy's cash surrender value as of July 16, 2021 is \$1,382.96

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

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ODEJU T KJEUF 714 SPNKLMXNC SXLSPN GREER SC 29651 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH



Automatic Premium Loan Confirmation

We haven't received your April 21, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate	Payment Frequency	Amount
April 21, 2021	Monthly	\$94.04

Your premium is paid to May 21, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan	\$19,037.02
Policy Loan Interest Due	\$736.13
Premium Loan Amount	\$94.04
Total Loan Outstanding Value	\$19,867.19



View and update your account at online.metlife.com

Owner

ODEJU T KJEUF

Insured

VTWKA X AUGPI

Policy Number 28010582

Face Amount of Policy \$50,000.00

Death Benefit Value \$33,925.27

Fixed Base Interest Rate **8.00%**

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$19,867.19 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$4,233.86

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.





SLJL BGYIA 9.4 MIOKDGYOS MYDMIO GREER SC 29651 U.S. Retail Life Operations

New England Life Insurance Company

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Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH



Automatic Premium Loan Confirmation

Duplicate- Original Sent to Owner

We haven't received your April 21, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate	Payment Frequency	Amount
April 21, 2021	Monthly	\$94.04

Your premium is paid to May 21, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan	\$19,037.02
Policy Loan Interest Due	\$736.13
Premium Loan Amount	\$94.04
Total Loan Outstanding Value	\$19,867.19



View and update your account at online.metlife.com

Owner

ODEJU T KJEUF

Insured

VTWKA X AUGPI

Policy Number 28010582

Face Amount of Policy **\$50,000.00**

Death Benefit Value \$33,925.27

Fixed Base Interest Rate **8.00%**

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$19,867.19 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$4,233.86

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.



ZEWLXQD Q WGXRTREI 082 JEBURLGB EWF VWOG 846 BUFFALO NY 14215 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH



RETMAIL-

Automatic Premium Loan Confirmation

We haven't received your May 1, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate	Payment Frequency	Amount
May 1, 2021	Monthly	\$93.16

Your premium is paid to July 1, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan	\$0.00
Policy Loan Interest Due	\$1.55
Premium Loan Amount	\$93.16
Total Loan Outstanding Value	\$94.71



View and update your account at online.metlife.com

Owner

ZEWLXQD Q WGXRTREI

nsured

8.00%

ZEWLXQD Q WGXRTREI

Policy Number 28011698 Face Amount of Policy \$60,000.00 Death Benefit Value \$61,616.55 Fixed Base Interest Rate

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$94.71 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$13,323.09

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.





EUVXWFM F DFTVMVER 010 HWACHGNF WAK BUFFALO NY 14215 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH



Automatic Premium Loan Confirmation

Duplicate- Original Sent to Owner

We haven't received your May 1, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate	Payment Frequency	Amount
May 1, 2021	Monthly	\$93.16

Your premium is paid to July 1, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan Policy Loan Interest Due	\$0.00 \$1.55
Premium Loan Amount	\$93.16
Total Loan Outstanding Value	\$94.71



View and update your account at online.metlife.com

Owner

ZEWLXQD Q WGXRTREI

nsured

8.00%

ZEWLXQD Q WGXRTREI

Policy Number 28011698 Face Amount of Policy \$60,000.00 Death Benefit Value \$61,616.55 Fixed Base Interest Rate

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

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New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$94.71 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$13,323.09

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.





REJCGE K MVJVSFIV DW AWU 2790 HILO HI 96720 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service
1-833-208-3017
Your Representative
UDFFUWAWDP IDGEZEG
UTEI-KDZZED SEFSC
8086976448

28015557 RETMAIL-

Automatic Premium Loan Confirmation

We haven't received your May 1, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate Payment Frequen		Amount
May 1, 2021	Monthly	\$21.52

Your premium is paid to June 1, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan	\$1,801.53
Policy Loan Interest Due	\$157.07
Premium Loan Amount	\$21.52
Total Loan Outstanding Value	\$1,980.12



View and update your account at online.metlife.com

Owner

REJCGE K MVJVSFIV

nsured

WSIJN S PWYWHRLW

Policy Number 28015557 Face Amount of Policy \$30,000.00 Death Benefit Value \$35,170.60

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$1,980.12 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$4,476.60

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.





UIFQVI W FILIWYVI IE OEY 6542 HILO HI 96720 U.S. Retail Life Operations

New England Life Insurance Company

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Customer Service
1-833-208-3017
Your Representative
UDFFUWAWDP IDGEZEG
UTEI-KDZZED SEFSC
8086976448

28015557 RETMAIL-

Automatic Premium Loan Confirmation

Duplicate- Original Sent to Owner

We haven't received your May 1, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate	Payment Frequency	Amount	
May 1, 2021	Monthly	\$21.52	

Your premium is paid to June 1, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan	\$1,801.53
Policy Loan Interest Due	\$157.07
Premium Loan Amount	\$21.52
Total Loan Outstanding Value	\$1,980.12



View and update your account at online.metlife.com

Owner

REJCGE K MVJVSFIV

nsured

WSIJN S PWYWHRLW

Policy Number 28015557 Face Amount of Policy \$30,000.00

Death Benefit Value \$35,170.60 Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$1,980.12 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$4,476.60

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.





YGXG R TKEROH 1030 JKKJLGBV EPJ PARKERSBURG WV 26104 U.S. Retail Life Operations

New England Life Insurance Company

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Customer Service
1-833-208-3017
Your Representative
XCWWXNVNCZ TMVVWPNIOD
QGTMN PIMKV
3044224430

28028664 RETMAIL-

Automatic Premium Loan Confirmation

We haven't received your May 5, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate Payment Frequency		Amount
May 5, 2021	Monthly	\$596.58
April 5, 2021	Monthly	\$596.58
March 5, 2021	Monthly	\$596.58
February 5, 2021	Monthly	\$596.58
January 5, 2021	Monthly	\$596.58

Your premium is paid to June 5, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Total Loan Outstanding Value	\$3,069.20
Premium Loan Amount	\$2,982.90
Policy Loan Interest Due	\$86.30
Previous Policy Loan	\$0.00



View and update your account at online.metlife.com

Owner

YGXG R TKEROH

Insured

QRKR D XZPFIY

Policy Number 28028664

Face Amount of Policy \$100,000.00 Death Benefit Value \$154,111.47

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$3,069.20 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$122,329.58

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.





EAADJ TYBXTZBF 3801 GSVVSZ NBKZV AX BATESVILLE MS 38606 U.S. Retail Life Operations

New England Life Insurance Company

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Customer Service
1-833-208-3017
Your Representative
JRNNJVGVRH GIWWINNII
ASMHOSHCXFK HFEH
9017675951

28057391 RETMAIL-

Automatic Premium Loan Confirmation

We haven't received your May 1, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate Payment Frequency		Amount
May 1, 2021	Quarterly	\$68.24

Your premium is paid to August 1, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan	\$6,543.85
Policy Loan Interest Due	\$368.37
Premium Loan Amount	\$68.24
Total Loan Outstanding Value	\$6,980.46



View and update your account at online.metlife.com

Owner

EAADJ TYBXTZBF

Insured

VCCZF XOAVXGAS

Policy Number 28057391 Face Amount of Policy \$14,039.00 Death Benefit Value \$10,223.54 Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$6,980.46 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$22.45

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.



DWVXKKX T MMBMVB 2658 VSAZWLYANE DQYLZR PVJRA TO LILBURN GA 30047

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New England Life Insurance Company

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Customer Service
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Your Representative
Cxpahaxpaxn Zaqtcucxl Scqf
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28104380 RETMAIL-

Automatic Premium Loan Confirmation

We haven't received your April 12, 2021 premium. Therefore, we paid the premium by a policy loan in accordance with the Automatic Premium Loan (APL) provision. Please see below for details.

What you need to know

EffectiveDate Payment Frequency		Amount
April 12, 2021	Semi-Annual	\$102.05

Your premium is paid to October 12, 2021.

The total outstanding policy loan amount was determined as of July 16, 2021.

Previous Policy Loan	\$0.00
Policy Loan Interest Due	\$2.12
Premium Loan Amount	\$102.05
Total Loan Outstanding Value	\$104.17



View and update your account at online.metlife.com

Owner

DWVXKKX T MMBMVB

Insured

8.00%

PIVNOON H NJONKO

Policy Number 28104380 Face Amount of Policy \$6,485.00 Death Benefit Value \$6,774.17 Fixed Base Interest Rate

important papers.

Keep this information with your

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year on the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest, if any, may be repaid any time while the policy is active.

You may repay a loan in full or partial amounts as indicated in the terms of your policy. Repayments not only reduce the loan principal, but also help restore the insurance protection the policy was meant to provide. Please send these loan payments directly to the following address:

New England Life Insurance Company PO BOX 71114 CHARLOTTE, NC 28272-1114

Be sure to indicate "loan repayment" and/or "loan interest payment" (if applicable) and the policy number on your check so your payment will be properly credited.

If you wish to repay the loan in full, please send your payment of \$104.17 by July 31, 2021 to avoid any increase in interest charge.

The release of policy values as a result of this transaction may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the policy from which the values are released.

Your policy's cash surrender value as of July 16, 2021 is \$2,660.20

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.





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U.S. Retail Life Operations

New England Life Insurance Company

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Customer Service 1-833-208-3017 Your Representative KTCCKMAMTO CPMAELHCA PHTS HDAAO 5123466020

RETMAIL-

Automatic Premium Loan Confirmation

We processed your election of the Automatic Premium Loan (APL) provision on July 16, 2021.

What you need to know

Any premium remaining unpaid 31 days after its due date will be paid by a policy loan, provided the policy's loan value is sufficient.

The APL provision will remain in effect until it is canceled by a written request.



View and update your account at online.metlife.com

Owner

ZFIVRH N MZYVK

Insured

YXWVNP JDZUB

Policy Number 28110986

Face Amount of Policy \$26,456.00

Death Benefit Value

\$26,456.00

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

Your policy's cash surrender value as of July 16, 2021 is \$2,186.31

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.



ZKWJAM E SXFRL 369 WFJKOEYO VFR BUDA TX 78610 U.S. Retail Life Operations

New England Life Insurance Company

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Customer Service
1-833-208-3017
Your Representative
KTCCKMAMTO CPMAELHCA
PHTS HDAAO
5123466020

28110986 RETMAIL-

Automatic Premium Loan Confirmation

Duplicate- Original Sent to Owner

We processed your election of the Automatic Premium Loan (APL) provision on July 16, 2021.

What you need to know

Any premium remaining unpaid 31 days after its due date will be paid by a policy loan, provided the policy's loan value is sufficient.

The APL provision will remain in effect until it is canceled by a written request.



View and update your account at online.metlife.com

Owner

ZFIVRH N MZYVK

Insured

YXWVNP JDZUB

Policy Number 28110986

Face Amount of Policy **\$26,456.00**

Death Benefit Value \$26,456.00

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

Your policy's cash surrender value as of July 16, 2021 is \$2,186.31

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.





BNXR C HRWFI 7845 W 4788 T HEBER CITY UT 84032 U.S. Retail Life Operations New England Life Insurance Company

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Customer Service 1-833-208-3017 Your Representative ZBFFZPHPBU VBSYQYS



Automatic Premium Loan Confirmation



View and update your account at online.metlife.com

We processed your election of the Automatic Premium Loan (APL) provision on July 16, 2021.

What you need to know

Any premium remaining unpaid 31 days after its due date will be paid by a policy loan, provided the policy's loan value is sufficient.

The APL provision will remain in effect until it is canceled by a written request.

Owner

BNXR C HRWFI

Insured

MJWKIZJ M UBESI

Policy Number 28115439 Face Amount of Policy \$100,566.32 Death Benefit Value

\$100,566.32

Fixed Base Interest Rate 8.00%

Keep this information with your important papers.

Your policy's cash surrender value as of July 16, 2021 is \$6,403.16

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.





AEJK GVYLM 7132 L 3711 J HEBER CITY UT 84032 U.S. Retail Life Operations

New England Life Insurance Company

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Customer Service 1-833-208-3017 Your Representative ZBFFZPHPBU VBSYQYS



Automatic Premium Loan Confirmation

Duplicate- Original Sent to Owner

We processed your election of the Automatic Premium Loan (APL) provision on July 16, 2021.

What you need to know

Any premium remaining unpaid 31 days after its due date will be paid by a policy loan, provided the policy's loan value is sufficient.

The APL provision will remain in effect until it is canceled by a written request.



View and update your account at online.metlife.com

Owner

BNXR C HRWFI

Insured

MJWKIZJ M UBESI

Policy Number 28115439
Face Amount of Policy \$100,566.32

Death Benefit Value **\$100,566.32**

Fixed Base Interest Rate **8.00%**

Keep this information with your important papers.

Your policy's cash surrender value as of July 16, 2021 is \$6,403.16

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.



Brighthouse



July 16, 2021

IIHH-VWHLSBTI PBDTLEU YDVVKU V/Y VKZT QDDA: MTVQZAW PWRWOTA 898 UYBFACGYY DC, JH 6 ATLANTA GA 30308

U.S. Retail Life Operations New England Life Insurance Company Policy 27003847 Insured BQOXZIU I GZHBTX

We're here to help **Customer Service** 1-833-208-3017 Your Representative UITTUCDCIH VIHDSUOKW

Dividend Transfer Confirmation

As requested, we completed the dividend transfer on the above policy.

What you need to know

The cash value of the paid-up additional insurance (PUA) of \$11.00 was converted to dividends with interest of \$9.46. The changes will be effective July 16, 2021.



View and update your account at online.metlife.com



PKEZPVV-SKEBBTYS ZIDVYPDFDI ITBQNYA D.T. YTK 288 BROOMALL PA 19008

Brighthouse FINANCIAL

U.S. Retail Life Operations New England Life Insurance Company Policy 27029675 Insured YQKLYR I YESPRNG

We're here to help Customer Service 1-833-208-3017

Your Representative
WDAAWTITDF MSBFDKXFMSBD

Dividend Option Change Confirmation

As requested, we changed your dividend option so that future dividends remain with your policy to accumulate with interest.

What you need to know

This change will be effective July 16, 2021.

This change will be effective July 16, 2021.



View and update your account at online.metlife.com



MMGG SDQPPI SDLMM TQOZUI & ZOGSSGO ZD 723B ZPAE 588 RZNKIF OQJP HUW XCZ 900 GARDEN CITY NY 11530

Brighthouse

U.S. Retail Life Operations New England Life Insurance Company Policy 27032163 Insured KYMLXH BNRLFOOR

We're here to help

Customer Service 1-833-208-3017

Your Representative

Bykxmxykxyi Axnebrbyu Qbnw ZUBI JFGMEMMJIK 5167059774

Dividend Option Change Confirmation

As requested, we changed your dividend option so that future dividends remain with your policy to accumulate with interest.

What you need to know

This change will be effective July 16, 2021.

This change will be effective July 16, 2021.



View and update your account at online.metlife.com



U.S. Retail Life Operations New England Life Insurance Company Policy 28000344 Insured ANGGNDC R CEFLOFT

We're here to help

Customer Service 1-833-208-3017 Your Representative QJTTQAWAJP JWPJUWJ **OZFG VLNY** 6783022721



July 16, 2021

TYIIYCA S AMLWZLI 482 ZOUYP NALIXUH LAULGM MARIETTA GA 30064

Dividend Option Change Confirmation

As requested, we changed your dividend option to cash on the above policy.

What you need to know

Under this option, we will send your annual dividend to you shortly after the policy's anniversary date each year. This change will be effective May 14, 2021.

This change will be effective May 14, 2021.

Dividends will no longer be applied to your Flexible Additional Insurance Rider.

While the dividend option has been changed, there is a monthly premium payment due for \$129.65.



View and update your account at online.metlife.com



Brighthouse

PO Box 7108 Troy, MI 48007-7108

July 16, 2021

RZPPZJQ E QMRUKK 2030 Z DJXEGUGAK DHK MIDDLETOWN DE 19709

U.S. Retail Life Operations New England Life Insurance Company Policy 28006370 Insured CNLLNVK R INTBHH

We're here to help

Customer Service 1-833-208-3017 Your Representative

LXCCLYVYXZ WQBZXFMZWQBX **KOJK MGMV** 3029931260

Dividend Option Change Confirmation

As requested, we changed your dividend option so that future dividends Purchase One Year Term Insurance on the above policy.

What you need to know

Under this option, your annual dividend will purchase One Year Term Insurance.

Any dividend balance remaining will be used to reduce your policy loan.

Any excess dividend will purchase paid-up additional insurance (PUA).

This change will be effective June 1, 2021.



View and update your account at online.metlife.com







JOBKS V QRJIN 39231 FM 6545 **TYLER TX 75708** U.S. Retail Life Operations New England Life Insurance Company Policy 28006387 Insured DESKO P IWSKG

We're here to help **Customer Service** 1-833-208-3017

Your Representative PS DQLNOZOPT FOLH

Dividend Option Change Confirmation

As requested, we changed your dividend option so that future dividends Purchase One Year Term Insurance on the above policy.

What you need to know

Under this option, your annual dividend will purchase One Year Term Insurance.

Any dividend balance remaining will be used to reduce your policy loan.

Any excess dividend will purchase paid-up additional insurance (PUA).

This change will be effective June 1, 2021.



View and update your account at online.metlife.com



U.S. Retail Life Operations New England Life Insurance Company Policy 28015797 Insured OXDTW B HTWZTLFPH

JOQPOHVGJ UBMNLRTY, XFXRINBR & SXDIBYU, BYR. **QK RKV 769 CLINTONDALE NY 12515**

We're here to help **Customer Service** 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Dividend Option Change Confirmation

As requested, we changed your dividend option to Premium Reduction and Loan Interest on the above policy.

What you need to know

Under this option, your annual dividend will pay the premium due on your policy's anniversary date. After the premium is paid, any remaining dividend balance will pay the loan interest due, and we will apply any remaining balance towards the loan balance principal. If the dividend balance is not large enough to pay the loan interest due, we will apply it towards the loan principal. This change will be effective May 1, 2021.

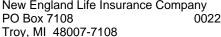
Any dividend balance remaining will be used to reduce your policy loan.

Any excess dividend will be sent to you by check shortly after the policy's anniversary date.

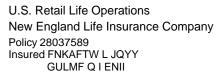
This change will be effective May 1, 2021.



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We're here to help **Customer Service** 1-833-208-3017 Your Representative WIUUWYEYIP ETFFTUUTT



July 16, 2021

ZIIJN KI DUM AIZHKZXRX P KQXX BVB 0-08-14 **GYAFGTE I & DOGTK A BOII HW RWB 5733** FOLEY AL 36536

Dividend Option Change Confirmation

As requested, we changed your dividend option so that future dividends Purchase One Year Term Insurance on the above policy.

What you need to know

Under this option, your annual dividend will purchase One Year Term Insurance.

Any dividend balance remaining will be used to reduce your policy loan.

Any excess dividend will purchase paid-up additional insurance (PUA).

This change will be effective June 1, 2021.

Dividends will no longer be applied to your Flexible Additional Insurance Rider.



View and update your account at online.metlife.com



Brighthouse



July 16, 2021

ZUOLJU F DBHHLA 13 JIVHLJ JINL SHEFFIELD MA 01257 U.S. Retail Life Operations New England Life Insurance Company Policy 28042001 Insured KOLVMO T QAUUKC

We're here to help

Customer Service 1-833-208-3017 Your Representative SOMMSCGCOI QXMGXA

Dividend Option Change Confirmation

As requested, we changed your dividend option so that future dividends Purchase One Year Term Insurance on the above policy.

What you need to know

Under this option, your annual dividend will purchase One Year Term Insurance.

Any dividend balance remaining will pay the premium due on your policy's anniversary date. After the premium is paid, any remaining dividend balance will pay the loan interest due, and we will apply any remaining balance towards the loan balance principal. If the dividend balance is not large enough to pay the loan interest due, we will apply it towards the loan principal.

Any excess dividend will be sent to you by check shortly after the policy's anniversary date.

This change will be effective May 2, 2021.



View and update your account at online.metlife.com



Briahthouse



July 16, 2021

WIVR X RVZTFX 8577 SUAXLR UFPP PE **PLANO TX 75093**

U.S. Retail Life Operations New England Life Insurance Company Policy 28045373 Insured GQUUQZB X PFRTOH

We're here to help **Customer Service**

1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Dividend Option Change Confirmation

As requested, we changed your dividend option so that future dividends Purchase One Year Term Insurance on the above policy.

What you need to know

Under this option, your annual dividend will purchase One Year Term Insurance.

Any dividend balance remaining will pay the premium due on your policy's anniversary date. After the premium is paid, any remaining dividend balance will pay the loan interest due, and we will apply any remaining balance towards the loan balance principal. If the dividend balance is not large enough to pay the loan interest due, we will apply it towards the loan principal.

Any excess dividend will be sent to you by check shortly after the policy's anniversary date.

This change will be effective June 15, 2021.

While the dividend option has been changed, there is a monthly premium payment due for \$15.40.



View and update your account at online.metlife.com





We're here to help

Customer Service 1-833-208-3017

Your Representative TXHHTQPQXJ PRKKRHHRR AYGO SQAEMRW 3348347890



July 16, 2021

V BHIGIB O VIUNGTPFU 509 SNUJD WPQQUZ DN MIRAMAR BCH FL 32550

Dividend Option Change Confirmation

As requested, we changed your dividend option to cash on the above policy.

What you need to know

Under this option, we will send your annual dividend to you shortly after the policy's anniversary date each year. This change will be effective May 3, 2021.

This change will be effective May 3, 2021.

Dividends will no longer be applied to your Flexible Additional Insurance Rider.

While the dividend option has been changed, there is a monthly premium payment due for \$182.76.



View and update your account at online.metlife.com







XHYOJS F HZRPOJKMR 108 FCUNY MZAAUL YC MIRAMAR BCH FL 32550 U.S. Retail Life Operations New England Life Insurance Company Policy 28050533 Insured C D JBPFWLVNP AXNQD W JBPFWLVNP

We're here to help

Customer Service 1-833-208-3017

Your Representative TXHHTQPQXJ PRKKRHHRR AYGO SQAEMRW 3348347890

Dividend Option Change Confirmation

As requested, we changed your dividend option to cash on the above policy.

What you need to know

Under this option, we will send your annual dividend to you shortly after the policy's anniversary date each year. This change will be effective April 5, 2021.

This change will be effective April 5, 2021.

Dividends will no longer be applied to your Flexible Additional Insurance Rider.

While the dividend option has been changed, there is a monthly premium payment due for \$182.76.



View and update your account at online.metlife.com



Brighthouse





July 16, 2021

IEZFNDO A NIGTV 5.59 RLVXAMFLV CJID SWANSEA IL 62226

U.S. Retail Life Operations New England Life Insurance Company Policy 28106804 Insured NMFABYH D FXPNH

We're here to help

Customer Service 1-833-208-3017 Your Representative WYQQWKSKYG QS GPKNQ

Dividend Option Change Confirmation

As requested, we changed your dividend option to cash on the above policy.

What you need to know

Under this option, we will send your annual dividend to you shortly after the policy's anniversary date each year. This change will be effective July 16, 2021.



View and update your account at online.metlife.com



LYOOYTK G XVV 626 ONNID QIXMMXS RE BRANDON MS 39047

Brighthouse

U.S. Retail Life Operations New England Life Insurance Company Policy 28111081 Insured LYOOYTK G XVV

We're here to help Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Dividend Option Change Confirmation

As requested, we changed your dividend option to automatically reduce the loan against your policy.

What you need to know

Any dividend balance remaining will cash.

This change will be effective May 30, 2021.



View and update your account at online.metlife.com



U.S. Retail Life Operations New England Life Insurance Company Policy 28112863 Insured OIWISSB Z JDNFMKMD

We're here to help

Customer Service 1-833-208-3017

Your Representative

Cruxwxruxrf Gxqvcbcrs Acqd RVISTO FYXRCOJIGZGL 9133458200



July 16, 2021

LOEBMJG KJLRZU 362 JATJUWQQ HIAWATHA KS 66434

Dividend Option Change Confirmation

As requested, we changed your dividend option to cash on the above policy.

What you need to know

Under this option, we will send your annual dividend to you shortly after the policy's anniversary date each year. This change will be effective July 16, 2021.



View and update your account at online.metlife.com



6 Z QRVIZRPIDS 7.BJRRZDJI J HKXIJKMIT (YEF) 77 QJICZDGX CIM JHC 505 NASHUA NH 03063



U.S. Retail Life Operations New England Life Insurance Company Policy 28122497 Insured NIEEYQIO I DVWLQVSLG

We're here to help Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Dividend Option Change Confirmation

As requested, we changed your dividend option so that future dividends Purchase One Year Term Insurance on the above policy.

What you need to know

Under this option, your annual dividend will purchase One Year Term Insurance.

Any dividend balance remaining will cash.

This change will be effective May 15, 2021.



View and update your account at online.metlife.com





JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) QWER ISELIN NJ 08830-2314 U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 636824393 Insured GWKMFGX J UPIZMRBZM

We're here to help

Customer Service 1-833-642-1007

Your Representative WYQQWKSKYG SQ HJ IXBYXA KLSMUCP YA.

Dividend Option Change Confirmation

As requested, we changed your dividend option to cash on the above policy.

What you need to know

Under this option, we will send your annual dividend to you shortly after the policy's anniversary date each year. This change will be effective July 15, 2021.

This change will be effective July 15, 2021.

We updated our records to reflect the above address for the above policy. All future correspondence will be sent to you at this address.



View and update your account at online.metlife.com

U.S. Retail Life Operations New England Life Insurance Company Policy 27000423 Insured AFBCVWL JYBFEDTCCK

We're here to help

Customer Service 1-833-208-3017

Your Representative Dtmfiftmfto Yfeadzdtx Ndec YEMDSL KMQMG 4135520000

July 16, 2021

NMBSNPP-BCKNPA QOOA & UOXXPMUKRJ HOMVPMS JOURJ 013 ZSYRTU ZOUSVN ZM PROVIDENCE RI 02904

Recorded Nonforfeiture Confirmation

As requested, we changed the nonforfeiture provision to extended term insurance on the above policy.

What you need to know

This policy now provides that if premium payments are stopped, any available cash value will automatically continue the policy as extended term insurance. This means that the insurance coverage will remain in effect but only for a limited time.

What you need to do

If you would like the policy to automatically continue as extended term insurance, don't pay any further premiums. About three months after the date your first unpaid premium was due, we will send you a notice explaining the benefits that apply to your policy.

In view of the valuable insurance protection your policy has been providing, we hope you consider the matter very carefully before making a decision to discontinue premium payments.



View and update your account at online.metlife.com

Keep this information with your important papers.

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.

U.S. Retail Life Operations New England Life Insurance Company Policy 27027486 Insured WFIITNVAFLBNYIKNLK

We're here to help

Customer Service 1-833-208-3017

Your Representative RMLLRBHBMK TNLHNX CVXTWV IMBWKMVF 8605212250



July 16, 2021

XRNNGPHURMLPCNKPMK 946 DJSHAMB MNGBFG **HAWTHORNE NY 10532**

Recorded Nonforfeiture Confirmation

As requested, we changed the nonforfeiture provision to extended term insurance on the above policy.

What you need to know

This policy now provides that if premium payments are stopped, any available cash value will automatically continue the policy as extended term insurance. This means that the insurance coverage will remain in effect but only for a limited time.

Your policy contains the Automatic Premium Loan (APL) option. Any unpaid premiums will be borrowed from your policy value if sufficient. If there is insufficient value to borrow the premium due and you do not pay the premium out of pocket, your policy will continue as extended term insurance insurance, but the length of coverage may be greatly reduced due to the limited value remaining in your policy.

What you need to do

If you would like the policy to automatically continue as extended term insurance, don't pay any further premiums. About three months after the date your first unpaid premium was due, we will send you a notice explaining the benefits that apply to your policy.

In view of the valuable insurance protection your policy has been providing, we hope you consider the matter very carefully before making a decision to discontinue premium payments.



View and update your account at online.metlife.com

Keep this information with your important papers.

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.

Briahthouse

July 16, 2021

U.S. Retail Life Operations New England Life Insurance Company Policy 28012022 Insured GIWHOTG U YVLLOIYO

We're here to help

Customer Service 1-833-208-3017

Your Representative **NBDDNLCLBH UAMHBWYHUAMB OMVECR LEALC** 6103256100

JTWBU WBRUTGZC 2317 LPCCPJJ MA ASTON PA 19014

Recorded Nonforfeiture Confirmation

As requested, we changed the nonforfeiture provision to extended term insurance on the above policy.

What you need to know

This policy now provides that if premium payments are stopped, any available cash value will automatically continue the policy as extended term insurance. This means that the insurance coverage will remain in effect but only for a limited time.

Your policy contains the Automatic Premium Loan (APL) option. Any unpaid premiums will be borrowed from your policy value if sufficient. If there is insufficient value to borrow the premium due and you do not pay the premium out of pocket, your policy will continue as extended term insurance insurance, but the length of coverage may be greatly reduced due to the limited value remaining in your policy.

What you need to do

If you would like the policy to automatically continue as extended term insurance, don't pay any further premiums. About three months after the date your first unpaid premium was due, we will send you a notice explaining the benefits that apply to your policy.

In view of the valuable insurance protection your policy has been providing, we hope you consider the matter very carefully before making a decision to discontinue premium payments.



View and update your account at online.metlife.com

Keep this information with your important papers.

Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.

AVXZWBT J RWKRIWDMLUG 537 UWZFON ST **BRUNSWICK GA 31525**

U.S. Retail Life Operations New England Life Insurance Company Policy 28033427 Insured NFHRBCT L QNYQLNSTFDG

We're here to help **Customer Service**

1-833-208-3017

Your Representative Rzxdudzxdza Ldpyrbrzj Frpi

Recorded Nonforfeiture Confirmation

As requested, we changed the nonforfeiture provision to reduced paid-up on the above policy.

What you need to know

This policy now provides that if premium payments are stopped, any available cash value will automatically continue the policy as reduced paid-up insurance.

The policy owner continues to have the same rights available, including the right to surrender the policy for its cash value, the right to receive dividends if the insurance amount is sufficient to earn a dividend and the right to take a loan against the values in the policy.

Your policy contains the Automatic Premium Loan (APL) option. Any unpaid premiums will be borrowed from your policy value if sufficient. If there is insufficient value to borrow the premium due and you do not pay the premium out of pocket, your policy will continue as reduced paid-up insurance, but the length of coverage may be greatly reduced due to the limited value remaining in your policy.

What you need to do

If you would like the policy to automatically continue as reduced paid-up, don't pay any further premiums. About three months after the date your first unpaid premium was due, we will send you a notice explaining the benefits that apply to your policy.

In view of the valuable insurance protection your policy has been providing, we hope you consider the matter very carefully before making a decision to discontinue premium payments.



View and update your account at online.metlife.com

Keep this information with your important papers.

Here's a brief description of the lapse options available on your policy:

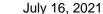
Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.

We're here to help

Customer Service 1-833-208-3017

Your Representative TXHHTQPQXJ PRKKRHHRR AYGO SQAEMRW 3348347890



V BHIGIB O VIUNGTPFU 509 SNUJD WPQQUZ DN MIRAMAR BCH FL 32550

Recorded Nonforfeiture Confirmation

As requested, we changed the nonforfeiture provision to extended term insurance on the above policy.

What you need to know

This policy now provides that if premium payments are stopped, any available cash value will automatically continue the policy as extended term insurance. This means that the insurance coverage will remain in effect but only for a limited time.

What you need to do

If you would like the policy to automatically continue as extended term insurance, don't pay any further premiums. About three months after the date your first unpaid premium was due, we will send you a notice explaining the benefits that apply to your policy.

In view of the valuable insurance protection your policy has been providing, we hope you consider the matter very carefully before making a decision to discontinue premium payments.



View and update your account at online.metlife.com

Keep this information with your important papers.

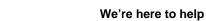
Here's a brief description of the lapse options available on your policy:

Extended Term Insurance (ETI): ETI is life insurance for a limited term with no further premiums due. It has decreasing cash value, but no loan value. It does not share in dividends. The amount of ETI is payable only if the Insured dies prior to the end of the term. At the end of the term, this Policy will be void. ETI will be measured from the due date of the premium in default. We will compute the length of ETI provided by using the Cash Surrender Value of the Policy to purchase the term insurance benefit.

Reduced Paid-Up Insurance (RPU): RPU Insurance is permanent life insurance with no further premiums due. It has increasing cash value and loan value and shares in dividends. The amount of RPU Insurance is payable at the death of the insured. The amount of RPU insurance will be provided using the Cash Surrender Value of the Policy as a net single premium at the age of the Insured on the due date of the premium in default.



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 024092084 Insured ZMJ LKGL



Customer Service 1-833-642-1007

Your Representative
QJTTQAWAJP UX
WTZCE FNULLUNSZUJ OG.



July 16, 2021

HME DLUD 165 JTWWUWR LY GP HWUB 001 MARIETTA GA 30064-3028

Fully Paid-Up Confirmation



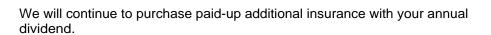
View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$10,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.





024092084 RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 606780106 Insured VIRGFI I IJEPK

We're here to help

Customer Service 1-833-642-1007

Your Representative NBDDNLCLBH UBFMJMF **UPZWS YOS**



July 16, 2021

JSEQ J BVJGO 5723 LYK HQEEK SM **GRANITE BAY CA 95746-9621**

Fully Paid-Up Confirmation



View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$5,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.



We will continue to purchase paid-up additional insurance with your annual dividend.





U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 630755905 Insured ADYQUQ XCZMTZI



Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF



July 16, 2021

ADYQUQ XCZMTZI US GSX 835. SOUTH PADRE ISLAND TX 78597-3961

Fully Paid-Up Confirmation



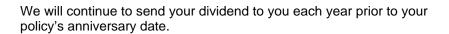
View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$1,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.





630755905 RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 636727337 Insured EVKROUY U BXND

We're here to help

Customer Service 1-833-642-1007

Your Representative FDZZFENEDO HJCOD SLGG ROEXX



July 16, 2021

PTZFIVQ V XEHG 59 WFOI LJ TV SVH 463 MORGANTOWN PA 19543-9799

Fully Paid-Up Confirmation



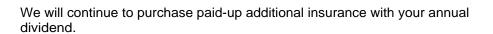
View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$25,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.





636727337 RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 636727707 Insured NXMSOPB P JMIB

We're here to help

Customer Service 1-833-642-1007

Your Representative FDZZFENEDO HJCOD SLGG ROEXX



July 16, 2021

NXMSOPB P JMIB 68 IOVG PB UK SKD 496 MORGANTOWN PA 19543-9799

Fully Paid-Up Confirmation



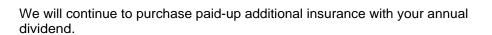
View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$25,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.





636727707 RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 676700879 Insured RCVTLAF A YGVB

We're here to help

Customer Service 1-833-642-1007

Your Representative FDZZFENEDO HJCOD SLGG ROEXX



July 16, 2021

KANXMWB W IDKX 79 OLQH AF KG EGS 091 MORGANTOWN PA 19543-9799

Fully Paid-Up Confirmation



View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$31,750.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.



We will continue to purchase paid-up additional insurance with your annual dividend.

676700879 RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 720709812 Insured OIHJINX H XOYY

We're here to help

Customer Service 1-833-642-1007

Your Representative KTCCKMAMTO FTOOTC YZMNH TGYIMG



July 16, 2021

FJIMJWK I IEZZ CH DHU 23231 OKLAHOMA CITY OK 73157-7573

Fully Paid-Up Confirmation



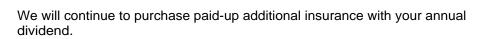
View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$5,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.





720709812 RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 770710859 Insured FCUJDAO GRAHEY

We're here to help

Customer Service 1-833-642-1007

Your Representative XEGGXPJPEW TZ/TO VEZLW OIPJ



July 16, 2021

OTUGLA X RUOGQY 56.5 CLILVJG VD ROCKY MOUNT NC 27801-6218

Fully Paid-Up Confirmation



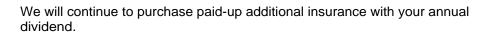
View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$10,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.

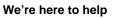




770710859 RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 800701390 Insured UDQQDBC S PHKCW



Customer Service 1-833-642-1007

Your Representative KVMMKIFIVL FM OU RAAFEZ VLHT



July 16, 2021

XMYYMWN S HEXNQ 486 KGTHI BU NEW MILFORD NJ 07646-1030

Fully Paid-Up Confirmation



View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$50,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.



We will continue to purchase paid-up additional insurance with your annual dividend.

The Accelerated Premium Option is no longer required and has been terminated.

RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 820733073 Insured GNWYXR R SG LBTZKL

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF



July 16, 2021

XRCJIU U JS NCVIDN 775 CFBLAH NH METAIRIE LA 70005-3647

Fully Paid-Up Confirmation



View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$5,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.



We will continue to purchase paid-up additional insurance with your annual dividend.

820733073 RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 824763003 Insured NIHPGN FMZP

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF



July 16, 2021

YHBMIY RNCG 271 YXE UILLBWE JOIY 713 REDONDO BEACH CA 90277-2722

Fully Paid-Up Confirmation



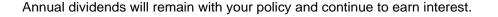
View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$8,657.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.





824763003 RETMAIL-



U.S. Retail Life Operations Metropolitan Life Insurance Company Policy 830731682 Insured DENECKV R XFLH

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF



July 16, 2021

DENECKV R XFLH 5218 CBZUXZJUJ LM PENSACOLA FL 32526-2034

Fully Paid-Up Confirmation



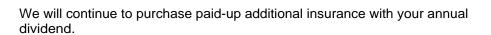
View and update your account at online.metlife.com

Your policy is fully paid-up. Therefore, no further premium payments are due.

Keep this information with your important papers

What you need to know

Your policy will continue to receive dividends and the face amount of insurance will remain as \$5,000.00. Since no further premium payments are due, future dividends may be smaller than the current dividend or those paid in the past.





830731682 RETMAIL-



TWW J GLKAE-MRPPC 928 UZ KVZZLUOIPT VQ CHESHIRE CT 06410

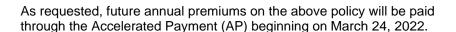


U.S. Retail Life Operations

New England Life Insurance Company

We're here to help Customer Service 1-833-208-3017 Your Representative Pgsnyngsngd Bnwopmpgx Jpwu BLOTVB SQUGKQN

Accelerated Payment Confirmation



What you need to know

Under this payment arrangement, a withdrawal from your policy's dividend balance will pay the annual premium as long as there is sufficient withdrawable cash value in the policy.

You will continue to receive a billing notice approximately four weeks before the anniversary date of your policy. At that time, you will have the option of either paying the premium yourself or having it paid by the APO arrangement. If you do not pay the premium, the APO arrangement will pay the premium 21 days after the due date.

Please review the following information with respect to the APO:

- This method of paying premiums does not make the policy "paid up" nor does it reduce the number of premiums that must be paid. Rather, the APO arrangement allows you to pay your premiums using policy values as long as there is sufficient cash value in the policy.
- The current dividend scale is not guaranteed for the future. A future decrease in dividends may require you to make out-of-pocket premium payments.
- Certain transactions can affect or terminate the APO arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.



View and update your account at online.metlife.com

Owner TWW J GLKAE-MRPPC Insured GKWVBWZ F MRFFP Policy Number 28014027





KPLGBLN O HAVAN 0924 YPPXCVUZ LR JOHNS CREEK CA 30022 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help Customer Service 1-833-208-3017 Your Representative HJZZHGMGJY OCSYJDTYOCSJ

RXTJ VTZQ

6103256100

Accelerated Payment Confirmation

As requested, future annual premiums on the above policy will be paid through the Accelerated Payment (AP) beginning on March 9, 2022.

What you need to know

Under this payment arrangement, a withdrawal from your policy's dividend balance will pay the annual premium as long as there is sufficient withdrawable cash value in the policy.

You will continue to receive a billing notice approximately four weeks before the anniversary date of your policy. At that time, you will have the option of either paying the premium yourself or having it paid by the APO arrangement. If you do not pay the premium, the APO arrangement will pay the premium 21 days after the due date.

Please review the following information with respect to the APO:

- This method of paying premiums does not make the policy "paid up" nor does it reduce the number of premiums that must be paid. Rather, the APO arrangement allows you to pay your premiums using policy values as long as there is sufficient cash value in the policy.
- The current dividend scale is not guaranteed for the future. A future decrease in dividends may require you to make out-of-pocket premium payments.
- Certain transactions can affect or terminate the APO arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.



View and update your account at online.metlife.com

Owner KPLGBLN O HAVAN

Insured
KPLGBLN O HAVAN
Policy Number

Policy Number 28030673



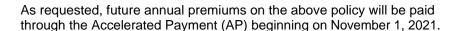


CWNBAU J YTZUG 0727 K ABRSEC VY FLAGSTAFF AZ 86005 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Accelerated Payment Confirmation



What you need to know

Under this payment arrangement, a withdrawal from your policy's dividend balance will pay the annual premium as long as there is sufficient withdrawable cash value in the policy.

You will continue to receive a billing notice approximately four weeks before the anniversary date of your policy. At that time, you will have the option of either paying the premium yourself or having it paid by the APO arrangement. If you do not pay the premium, the APO arrangement will pay the premium 21 days after the due date.

Please review the following information with respect to the APO:

- This method of paying premiums does not make the policy "paid up" nor does it reduce the number of premiums that must be paid. Rather, the APO arrangement allows you to pay your premiums using policy values as long as there is sufficient cash value in the policy.
- The current dividend scale is not guaranteed for the future. A future decrease in dividends may require you to make out-of-pocket premium payments.
- Certain transactions can affect or terminate the APO arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.



View and update your account at online.metlife.com

Owner CWNBAU J YTZUG

Insured
OUTJRF M WDVEF
Policy Number

28087837





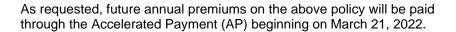
TCDR YCTJIC 5461 HASKXGBSVT EKO COLUMBIA MD 21046 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017 Your Representative Zulocoulouw Tomfzxzui Yzmq GGMCY UUGL 4107308242

Accelerated Payment Confirmation



What you need to know

Under this payment arrangement, a withdrawal from your policy's dividend balance will pay the annual premium as long as there is sufficient withdrawable cash value in the policy.

You will continue to receive a billing notice approximately four weeks before the anniversary date of your policy. At that time, you will have the option of either paying the premium yourself or having it paid by the APO arrangement. If you do not pay the premium, the APO arrangement will pay the premium 21 days after the due date.

Please review the following information with respect to the APO:

- This method of paying premiums does not make the policy "paid up" nor does it reduce the number of premiums that must be paid. Rather, the APO arrangement allows you to pay your premiums using policy values as long as there is sufficient cash value in the policy.
- The current dividend scale is not guaranteed for the future. A future decrease in dividends may require you to make out-of-pocket premium payments.
- Certain transactions can affect or terminate the APO arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.



View and update your account at online.metlife.com

Owner TCDR YCTJIC

Insured KLARP Y YCTJIC

Policy Number 28092782

Brighthouse

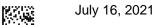
U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

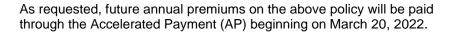
Customer Service 1-833-208-3017 Your Representative

PS DQLNOZOPT FOLH



CST Q FGJJ 577-67 84TZ VY FOREST HILLS NY 11375

Accelerated Payment Confirmation



What you need to know

Under this payment arrangement, a withdrawal from your policy's dividend balance will pay the annual premium as long as there is sufficient withdrawable cash value in the policy.

You will continue to receive a billing notice approximately four weeks before the anniversary date of your policy. At that time, you will have the option of either paying the premium yourself or having it paid by the APO arrangement. If you do not pay the premium, the APO arrangement will pay the premium 21 days after the due date.

Please review the following information with respect to the APO:

- This method of paying premiums does not make the policy "paid up" nor does it reduce the number of premiums that must be paid. Rather, the APO arrangement allows you to pay your premiums using policy values as long as there is sufficient cash value in the policy.
- The current dividend scale is not guaranteed for the future. A future decrease in dividends may require you to make out-of-pocket premium payments.
- Certain transactions can affect or terminate the APO arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.



View and update your account at online.metlife.com

Owner **CST Q FGJJ**

Insured MOY R HOMM

Policy Number 28113019







TYIIYCA S AMLWZLI 482 ZOUYP NALIXUH LAULGM MARIETTA GA 30064

U.S. Retail Life Operations

New England Life Insurance Company Policy: 28000344 Insured: ANGGNDC R CEFLOFT

We're here to help

Customer Service 1-833-208-3017

Your Representative

QJTTQAWAJP JWPJUWJ OZFG VLNY 6783022721

Reinstatement Confirmation

We received your payment and reinstated your policy as of May 14, 2021.



View and update your account at online.metlife.com

Keep this information with your important papers.

What you need to know

At the time your policy lapsed, you were paying premiums through our Electronic Payment (EP) Arrangement. We removed your policy from the EP Arrangement. If you would like to restore this arrangement, please complete and return the enclosed **EP Form**. If you would like to confirm or verify your billing frequency and premium due, please contact our Customer Service Center.



Please note, if you requested action on other policies, you will receive information separately.





TWW J GLKAE-MRPPC 928 UZ KVZZLUOIPT VQ CHESHIRE CT 06410 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative Pgsnyngsngd Bnwopmpgx Jpwu BLOTVB SQUGKQN

Discontinue Premium Offset Confirmation

We processed your request to discontinue the Premium Offset arrangement.

What you need to know

You must begin making premium payments to keep your policy benefits.

We will bill you before the next premium payment due date of March 24, 2022.



Owner

TWW J GLKAE-MRPPC

Insured

GKWVBWZ F MRFFP

Policy Number **28014027**





KPLGBLN O HAVAN 0924 YPPXCVUZ LR JOHNS CREEK CA 30022 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help Customer Service 1-833-208-3017

Your Representative HJZZHGMGJY OCSYJDTYOCSJ RXTJ VTZQ 6103256100

Discontinue Premium Offset Confirmation

We processed your request to discontinue the Premium Offset arrangement.

What you need to know

You must begin making premium payments to keep your policy benefits.

We will bill you before the next premium payment due date of March 9, 2022.



Owner

KPLGBLN O HAVAN

Insured

KPLGBLN O HAVAN

Policy Number 28030673





TCDR YCTJIC 5461 HASKXGBSVT EKO COLUMBIA MD 21046

U.S. Retail Life Operations New England Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative Zulocoulouw Tomfzxzui Yzmq **GGMCY UUGL** 4107308242

Discontinue Premium Offset Confirmation

We processed your request to discontinue the Premium Offset arrangement.

What you need to know

You must begin making premium payments to keep your policy benefits.

We will bill you before the next premium payment due date of March 21, 2022.



View and update your account at online.metlife.com

Owner

TCDR YCTJIC

Insured

KLARP Y YCTJIC

Policy Number 28092782





CST Q FGJJ 577-67 84TZ VY FOREST HILLS NY 11375 U.S. Retail Life Operations

New England Life Insurance Company

We're here to help Customer Service 1-833-208-3017 Your Representative PS DQLNOZOPT FOLH

Discontinue Premium Offset Confirmation

We processed your request to discontinue the Premium Offset arrangement.

What you need to know

You must begin making premium payments to keep your policy benefits.

We will bill you before the next premium payment due date of March 20, 2022.



Owner

CST Q FGJJ

Insured

MOY R HOMM

Policy Number 28113019





PKPPZV E ASOZE 266 XUKRCZ XCMGVR CG DOUGLASVILLE GA 30134 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Discontinue Accelerated Payment Confirmation

We processed your request to discontinue the Accelerated Payment arrangement.

What you need to know

You must begin making premium payments to keep your policy benefits.

We will bill you before the next premium payment due date of June 5, 2022.



View and update your account at online.metlife.com

Owner

PKPPZV E ASOZE

Insured

ACAAQI U UOKEN

Policy Number **736613766**





ZPRCPNNP F VZZDX IN TNZ 7272 GRIFFIN GA 30224 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Discontinue Accelerated Payment Confirmation

We processed your request to discontinue the Accelerated Payment arrangement.

What you need to know

You must begin making premium payments to keep your policy benefits.

We will bill you before the next premium payment due date of June 19, 2022.



View and update your account at online.metlife.com

Owner

ZPRCPNNP F VZZDX

Insured

CNFYNIIN R WLLZK

Policy Number **784637237**





SCTW KSXJQEGOM 277 NPJPSUOLP IH WILDER KY 41076 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help Customer Service 1-833-642-1007 Your Representative NQ ZLYBATANE DAYF

Discontinue Accelerated Payment Confirmation

We processed your request to discontinue the Accelerated Payment arrangement.

What you need to know

You must begin making premium payments to keep your policy benefits.

We will bill you before the next premium payment due date of June 11, 2022.



View and update your account at online.metlife.com

Owner

SCTW KSXJQEGOM

Insured

NQCD ZHKBCGRUJ

Policy Number **834632628**





HLRZEL P KUQVFIWOLN 0095 BDSRVHSS NSAR DOP 424 NAMPA ID 83651-1775 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange Confirmation

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code on the above policy to:

RPYISBD D ROKHFR CH DHU 5335 BOILING SPRINGS, NC 28017-1771 BOILING SPRING NC 28017-1771

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value	\$5,473.71
Policy Loan Principal	- \$2,698.94
Policy Loan Interest Due	- \$71.65
Total Surrender Value	\$2,950.67
Taxable Gain	\$5,721.26
Cost Basis	\$0.00
Federal Withholding	\$572.13
Adjusted Cost Basis to New Contract	\$2,950.67

This policy is not a Modified Endowment Contract (MEC).

Under Section 1031(b), when a policy is cash surrendered under Section 1035 of the Internal Revenue Code, any gain in property or money shall be recognized, but only to an amount not to exceed the value or sum of money received.

There was an outstanding loan against the policy in the amount of \$2,770.59 that would result in a taxable gain of \$5,721.26. This taxable gain is reportable at the time of the exchange.



View and update your account at online.metlife.com

Owner

HLRZEL P KUQVFIWOLN

Insured

XNOIEN P YDKRVLNMFW

Policy Number **023143363**

Payee

RPYISBD D ROKHFR

New Carrier Policy Number **790130010**





RPYISBD D ROKHFR CH DHU 5335 BOILING SPRINGS, NC 28017-1771 BOILING SPRING NC 28017-1771 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange ConfirmationDUPLICATE – ORIGINAL SENT TO OWNER

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value	\$5,473.71
Policy Loan Principal	- \$2,698.94
Policy Loan Interest Due	- \$71.65
Total Surrender Value	\$2,950.67
Taxable Gain	\$5,721.26
Cost Basis	\$0.00
Federal Withholding	\$572.13
Adjusted Cost Basis to New Contract	\$2,950.67

This policy is not a Modified Endowment Contract (MEC).



View and update your account at online.metlife.com

Owner

HLRZEL P KUQVFIWOLN

Insured

XNOIEN P YDKRVLNMFW

Policy Number **023143363**

Payee

RPYISBD D ROKHFR

New Carrier Policy Number **790130010**





BINHIA I EJCFFLVH 6162 WOQOMY OHD VINCENNES IN 47591-3230 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange Confirmation

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code on the above policy to:

FJQKVLKUW ICSSNXGNP 128 NLWPANRYJJL IRL IGP 160 NEWTONVILLE MA 02460-2098

What you need to know

The total cash surrender value was determined as of July 1, 2021.

Total Policy Cash Value	\$4,892.08
Policy Loan Principal	- \$926.62
Policy Loan Interest Due	- \$18.77
Total Surrender Value	\$4,196.69
Taxable Gain	\$4,549.53
Cost Basis	\$592.55
Federal Withholding	\$454.95
Adjusted Cost Basis to New Contract	\$4,196.69

This policy is not a Modified Endowment Contract (MEC).

Under Section 1031(b), when a policy is cash surrendered under Section 1035 of the Internal Revenue Code, any gain in property or money shall be recognized, but only to an amount not to exceed the value or sum of money received.

There was an outstanding loan against the policy in the amount of \$945.39 that would result in a taxable gain of \$4,549.53. This taxable gain is reportable at the time of the exchange.



View and update your account at online.metlife.com

Owner

BINHIA I EJCFFLVH

Insured

BINHIA I EJCFFLVH

Policy Number **610203213**

Payee

FJQKVLKUW ICSSNXGNP

New Carrier Policy Number **644201426**





FJQKVLKUW ICSSNXGNP 128 NLWPANRYJJL IRL IGP 160 NEWTONVILLE MA 02460-2098

U.S. Retail Life Operations Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange ConfirmationDUPLICATE – ORIGINAL SENT TO OWNER

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code.

What you need to know

The total cash surrender value was determined as of July 1, 2021.

Total Policy Cash Value	\$4,892.08
Policy Loan Principal	- \$926.62
Policy Loan Interest Due	- \$18.77
Total Surrender Value	\$4,196.69
Taxable Gain	\$4,549.53
Cost Basis	\$592.55
Federal Withholding	\$454.95
Adjusted Cost Basis to New Contract	¢4 106 60
Adjusted Cost basis to New Contract	\$4,196.69

This policy is not a Modified Endowment Contract (MEC).



View and update your account at online.metlife.com

Owner

BINHIA I EJCFFLVH

Insured

BINHIA I EJCFFLVH

Policy Number **610203213**

Payee

FJQKVLKUW ICSSNXGNP

New Carrier Policy Number **644201426**





WBHQ D SIZVC 330 77NX OHG N SAINT CLOUD MN 56303-4330 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange Confirmation

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code on the above policy to:

SIPRA DAS

HJKK

JKKK

TEST TEST TEST TEST LITTLE FALLS NJ 67908

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value	\$3,651.71
Policy Loan Principal	- \$15.67
Policy Loan Interest Due	- \$0.62
Total Surrender Value	\$3,798.96
Taxable Gain	\$2,415.55
Cost Basis	\$1,399.70
Federal Withholding	\$241.56
Adjusted Cost Basis to New Contract	\$3,798.96

This policy is not a Modified Endowment Contract (MEC).

Under Section 1031(b), when a policy is cash surrendered under Section 1035 of the Internal Revenue Code, any gain in property or money shall be recognized, but only to an amount not to exceed the value or sum of money received.

There was an outstanding loan against the policy in the amount of \$16.29 that would result in a taxable gain of \$2,415.55. This taxable gain is reportable at the time of the exchange.



View and update your account at online.metlife.com

Owner

WBHQ D SIZVC

Insured

EAUN Q WVCYO

Policy Number **645053148**

Payee

SIPRA DAS

New Carrier Policy Number 649004108





SIPRA DAS HJKK JKKK TEST TEST TEST TEST LITTLE FALLS NJ 67908 U.S. Retail Life Operations

Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange Confirmation

DUPLICATE - ORIGINAL SENT TO OWNER

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value	\$3,651.71
Policy Loan Principal	- \$15.67
Policy Loan Interest Due	- \$0.62
Total Surrender Value	\$3,798.96
Taxable Gain	\$2,415.55
Cost Basis	\$1,399.70
Federal Withholding	\$241.56
A II	#0.700.00
Adjusted Cost Basis to New Contract	\$3,798.96

This policy is not a Modified Endowment Contract (MEC).



View and update your account at online.metlife.com

Owner

WBHQ D SIZVC

Insured

EAUN Q WVCYO

Policy Number **645053148**

Payee

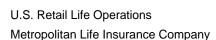
SIPRA DAS

New Carrier Policy Number 649004108





SDGVLP U VNRAIZGB 431 MNUNVUSP EG THE VILLAGES FL 32162-1412



We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange Confirmation

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code on the above policy to:

HJKL;

TEST

KKJH

KKKK

KKK

GU 56979

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value	\$5,495.91
Policy Loan Principal	- \$1,452.35
Policy Loan Interest Due	- \$38.05
Total Surrender Value	\$4,324.19
Taxable Gain	\$5,678.34
Cost Basis	\$136.25
Federal Withholding	\$1,000.00
Adjusted Cost Basis to New Contract	\$4,324.19

This policy is not a Modified Endowment Contract (MEC).

Under Section 1031(b), when a policy is cash surrendered under Section 1035 of the Internal Revenue Code, any gain in property or money shall be recognized, but only to an amount not to exceed the value or sum of money received.

There was an outstanding loan against the policy in the amount of \$1,490.40 that would result in a taxable gain of \$5,678.34. This taxable gain is reportable at the time of the exchange.



View and update your account at online.metlife.com

Owner

SDGVLP U VNRAIZGB

Insured

DUGFIX A TWUDQHNX

Policy Number **716206990**

Payee **HJKL**;

New Carrier Policy Number **802902082**





HJKL; TEST KKJH KKKK KKK GU 56979

U.S. Retail Life Operations Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange Confirmation

DUPLICATE - ORIGINAL SENT TO OWNER

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Tot	al Policy Cash Value	\$5,495.91
Pol	icy Loan Principal	- \$1,452.35
Pol	icy Loan Interest Due	- \$38.05
Tota	al Surrender Value	\$4,324.19
Tax	cable Gain	\$5,678.34
	kable Gain st Basis	\$5,678.34 \$136.25
Co		• •
Co	st Basis	\$136.25

This policy is not a Modified Endowment Contract (MEC).



View and update your account at online.metlife.com

Owner

SDGVLP U VNRAIZGB

Insured

DUGFIX A TWUDQHNX

Policy Number **716206990**Payee

HJKL;

New Carrier Policy Number **802902082**





XYCVRFG P JYCPYQN 302 T SYUE UE MAYVIEW MO 64071-2508

U.S. Retail Life Operations Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange Confirmation

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code on the above policy to:

DMUK ADEVERBIBMZBG 553 J ZDJWGZJ EAU PA SCRANTON PA 18504-1782

What you need to know

The total cash surrender value was determined as of July 2, 2021.

Total Policy Cash Value	\$26,820.95
Policy Loan Principal	- \$24,782.81
Policy Loan Interest Due	- \$600.61
Total Surrender Value	\$1,787.53
Taxable Gain	\$0.00
Cost Basis	\$0.00
Federal Withholding	\$0.00
Adjusted Cost Basis to New Contract	\$0.00

This policy is not a Modified Endowment Contract (MEC).



View and update your account at online.metlife.com

Owner

XYCVRFG P JYCPYQN

Insured

XYCVRFG P JYCPYQN

Policy Number **760216554**

Payee

DMUK ADEVERBIBMZBG

New Carrier Policy Number **802235894**





DMUK ADEVERBIBMZBG 553 J ZDJWGZJ EAU SCRANTON PA 18504-1782

U.S. Retail Life Operations Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

1035 Exchange Confirmation

DUPLICATE - ORIGINAL SENT TO OWNER

As requested, we processed the cash surrender under Section 1035 of the Internal Revenue Code.

What you need to know

The total cash surrender value was determined as of July 2, 2021.

Total Policy Cash Value	\$26,820.95
Policy Loan Principal	- \$24,782.81
Policy Loan Interest Due	- \$600.61
Total Surrender Value	\$1,787.53
Taxable Gain	\$0.00
Cost Basis	\$0.00
Cost Basis Federal Withholding	\$0.00 \$0.00
	·

This policy is not a Modified Endowment Contract (MEC).



View and update your account at online.metlife.com

Owner

XYCVRFG P JYCPYQN

Insured

XYCVRFG P JYCPYQN

Policy Number 760216554

Payee

DMUK ADEVERBIBMZBG

New Carrier Policy Number 802235894





VGADD H SAYFDRA DJIVDEE IPWEJ C/O TRD5, TRUSTEE(S) LAUYWVA MED WI JWJ 47/79/35 RX NXV 1852 GLENWOOD SPRINGS CO 81602 U.S. Retail Life Operations
Brighthouse Life Insurance Company
Policy 7259451
Insured PLKKLFE P NXKLUCX (GOAOFBOG)
LJOJ I NXKLUCX

We're here to help Customer Service 1-833-208-3017

Payment Change Confirmation



View and update your account at online.metlife.com

We changed the frequency of your premium payments to annual effective July 16, 2021.

Keep this information with your important papers.

What you need to know

The premium is \$100.00 and the premium payment will be due on March 17, 2022.

Approximately three weeks before a premium payment is due, we will send you a billing notice.



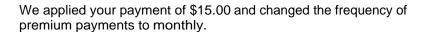
CEYDR K LBGMJO 66 LFJH ZSUB UQ EDGARTOWN MA 02539-6146



U.S. Retail Life Operations
Brighthouse Life Insurance Company
Policy 7288586
Insured CEYDR K LBGMJO
ZCXXL Q XSMGFU
RLOQB D XSMGFU

We're here to help Customer Service 1-833-208-3017

Payment Change Confirmation





The premium is \$1,375.00 and the next planned premium will be automatically withdrawn from your bank account on July 16, 2021.



View and update your account at online.metlife.com





UAHYXE SEWWRIXAT 769 BGLOW AXBO WGES BARRE VT 05641

Brighthouse Life Insurance Company U.S. Retail Life Operations

We're here to help

Customer Service 1-833-208-3017

Address Change Confirmation

We completed your request to change the address. Please see below for details.

New Address

769 BGLOW AXBO WGES **BARRE INDIA**

Previous Address 769 BGLOW AXBO WGES BARRE VT 05641



Please complete and return the bottom section of this letter if the address change we've made is incorrect.

Owner

UAHYXE SEWWRIXAT

Insured

UAHYXE SEWWRIXAT JRET SEWWRIXAT

Policy Number

7291405

Keep this information with your original policy contract.

Please refer to the back side of this notice for additional information and instructions.



7291405-**RETMAILB-**

What you need to do

- Please review this confirmation. Contact us if you have questions.
- Notify us when your address changes. You can update your address by completing the form below or you
 may complete future change to your address online at online.metlife.com.

Change of address: Complete and return this form to make changes to your address if your current address is not 769 BGLOW AXBO WGES, BARRE, INDIA.

How to submit this form	Policy number: 7291405 Insured: UAHYXE SEWWRIXAT			H.M. M.
Mail: Brighthouse Life Insurance Company PO Box 7105 Troy, MI 48007-7105	Address change for: □ Insured □ Payor Street address	□ Owner	7291405- ADDCHG	
Fax: 877-319-2495	City	State	ZIP	

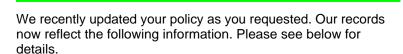




NCKJJSF DV JKVDSG 3292 PFLHLJL ZLYYV SYUW N TONAWANDA NY U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7251832

We're here to help Customer Service 1-833-208-3017

Policy Update Confirmation





View and update your account at online.metlife.com

Insured

BUUMEMH QMYBUUJH (QJKJBCJQ) JAVE QMYBUUJH

COLLATERAL ASSIGNEE

NCKJJSF DV JKVDSG

Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.





V S

U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

We're here to help Customer Service 1-833-208-3017

Policy Update Confirmation



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<u>OWNER</u>	RELATION TO INSURED				
EI OIIBG EIUVE CM R Q AWCGBI					
VS					
AM					
BL					
DK					
EN					
ОН					
SE					
CG					
G N					
ES					
ER					
A CD					
RV					
KJ F					
ES					

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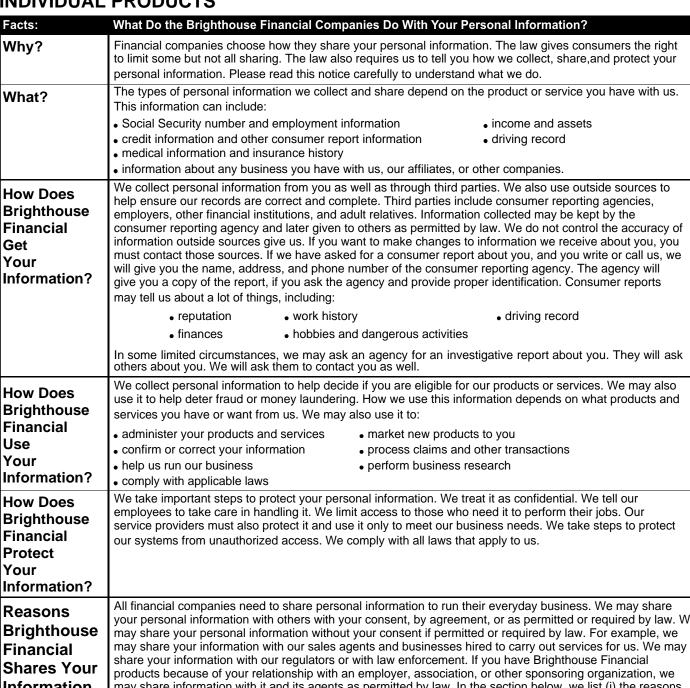
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Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





your personal information with others with your consent, by agreement, or as permitted or required by law. We may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences		No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

If you want to know more about our privacy policy, please visit our website: www.brighthousefinancial.com, or write to us at: Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277.



Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information						
First name*	Middle name				Last name*	
Address*		City*		State*	ZIP*	
Contract or Policy Number(s) * :						
If your contract or account is judgments of complete the below section. If below information on a separate	your contract	t or policy I	nas more	than two		
First name*	Middle nam	Middle name			Last name*	
Address*		City*	State*		ZIP*	
Contract or Policy Number(s)*:						

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

We're here to help

Charlotte, NC 28277

Please call us at (844) 474-8372 if you have any questions or visit us at www.brighthousefinancial.com/optout.

Page 2 of 2





July 16, 2021

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U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

We're here to help Customer Service 1-833-208-3017

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured YRVS Q HYAUEJ YUOUEE W HYAUEJ

<u>OWNER</u>	RELATION TO INSURED
EI OIIBG EIUVE CM R Q AWCGBI	
V S	
АМ	
BL	
DK	
EN	
он	
SE	
CG	
G N	
ES	
ER	
A CD	
R V	
KJF	
ES	

What you need to know

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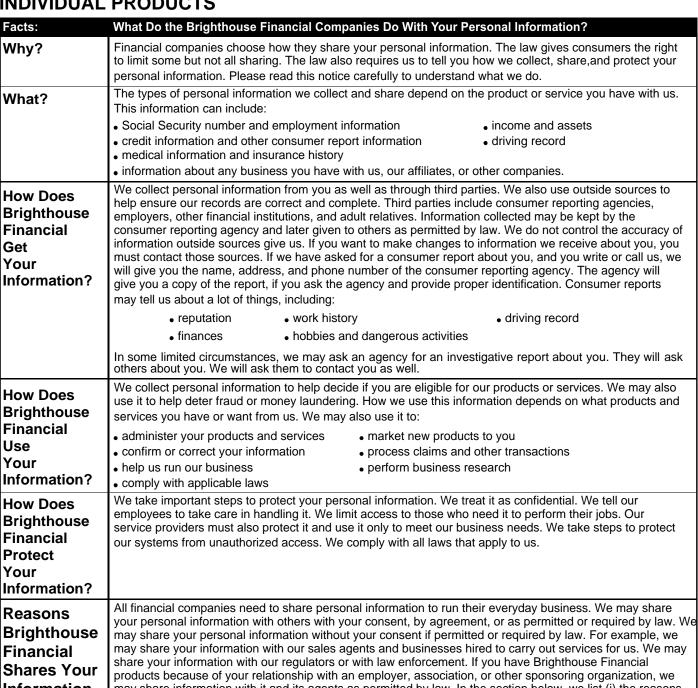
Keep this information with your important papers.

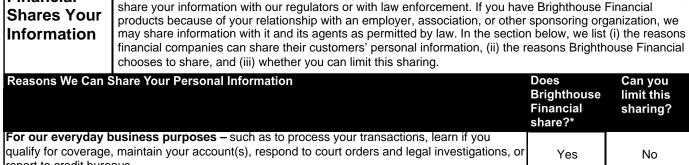
Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





	share?*	
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

Can you

limit this

sharing?

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

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Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

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Questions?

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information						
First name*	Middle nam	Middle name			Last name*	
Address*		City*	State*		ZIP*	
Contract or Policy Number(s)	* :					
If your contract or account i complete the below section below information on a separation of the section of th	. If your contract	ct or policy has	more t	than two	ne Joint Owner, please joint owners, please copy the	
First name*	Middle nam	Middle name			Last name*	
Address*	'	City*	State*		ZIP*	
Contract or Policy Number(s)*	:	1			'	

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

We're here to help

Charlotte, NC 28277

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Page 2 of 2





July 16, 2021

ВL

U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

We're here to help Customer Service 1-833-208-3017

Policy Update Confirmation



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We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured YRVS Q HYAUEJ YUOUEE W HYAUEJ

<u>OWNER</u>	RELATION TO INSURED
EI OIIBG EIUVE CM R Q AWCGBI	
V S	
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DK	
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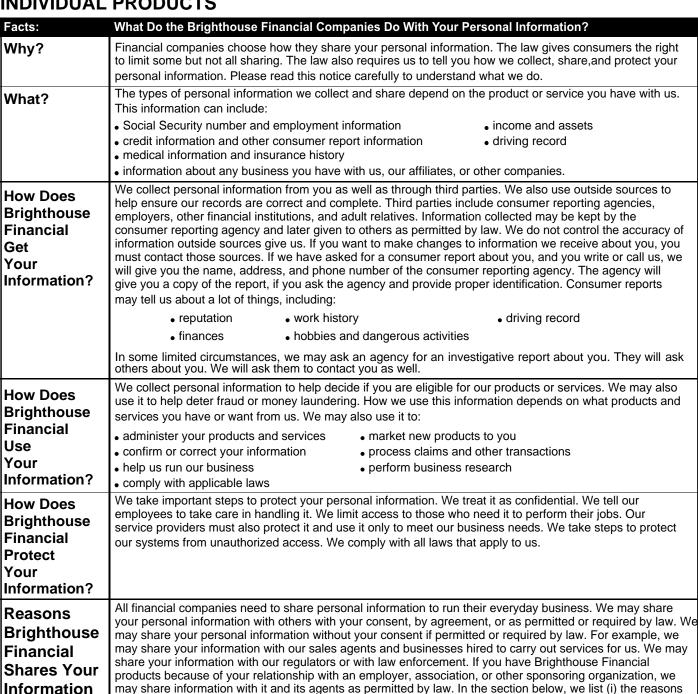
Keep this information with your important papers.

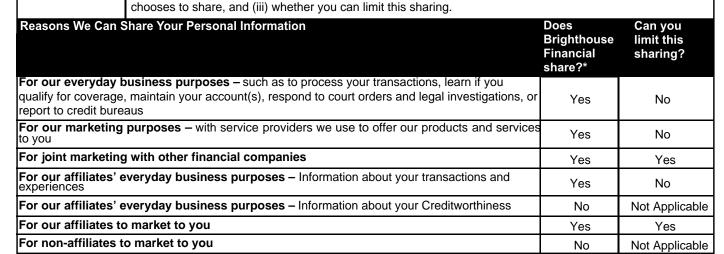
Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information						
First name*	Middle name			Last name*		
Address*	ddress*			State*	ZIP*	
Contract or Policy Number(s) * :			"			
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has n	nore t	han two		
First name*	Middle name			Last name*		
Address*		City*	State*		ZIP*	
Contract or Policy Number(s)*:						

^{*} Note: Fields are required

Select your preferences:
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☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

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Charlotte, NC 28277

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Page 2 of 2





July 16, 2021

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U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

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Policy Update Confirmation



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<u>OWNER</u>	RELATION TO INSURED
EI OIIBG EIUVE CM R Q AWCGBI	
V S	
АМ	
BL	
DK	
EN	
он	
SE	
CG	
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What you need to know

Please further note - generally, when a transferor (previous owner) makes a gratuitous transfer of a life insurance policy subject to an outstanding loan that exceeds the policy's basis (premiums paid in excess of any prior nontaxable distributions), the transfer may be considered in part a gift and in part a sale. Though the Company does not tax report these transactions, the transferor generally must include in gross income the amount of the loan in excess of basis at the time of the transfer and as a result, the transferee's (new owner) basis would increase by a corresponding amount ("basis adjustment"). It is the transferor's (previous owner's) responsibility to inform the Company of any basis adjustments in this context. The Company, its affiliates and subsidiaries, do not provide tax advice. Please consult a tax advisor with questions regarding your personal tax situation. If you accept these terms, no further action is required. If you do not accept these terms, please notify the Company within thirty (30) days from the date of this letter.

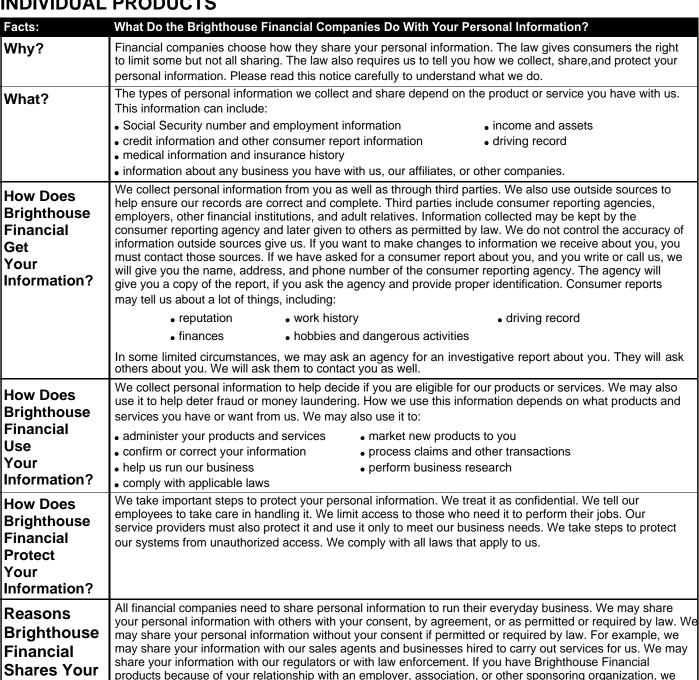
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information						
First name*	Middle nam	ne			Last name*	
Address*		City*		State*	ZIP*	
Contract or Policy Number(s) *:						
If your contract or account is j complete the below section. If below information on a separa	your contract	t or policy h	as more	than two		
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How to submit this form
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Page 2 of 2





July 16, 2021

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U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

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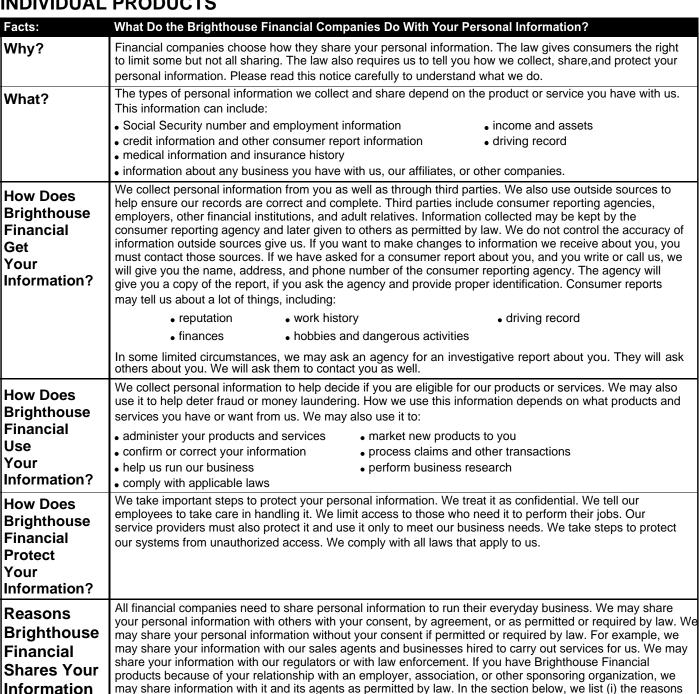
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For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name			Last name*	
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :					
If your contract or account is judgments of complete the below section. If below information on a separate	your contract	t or policy I	nas more	than two	
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How to submit this form
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Page 2 of 2





July 16, 2021

ОН

U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

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Policy Update Confirmation



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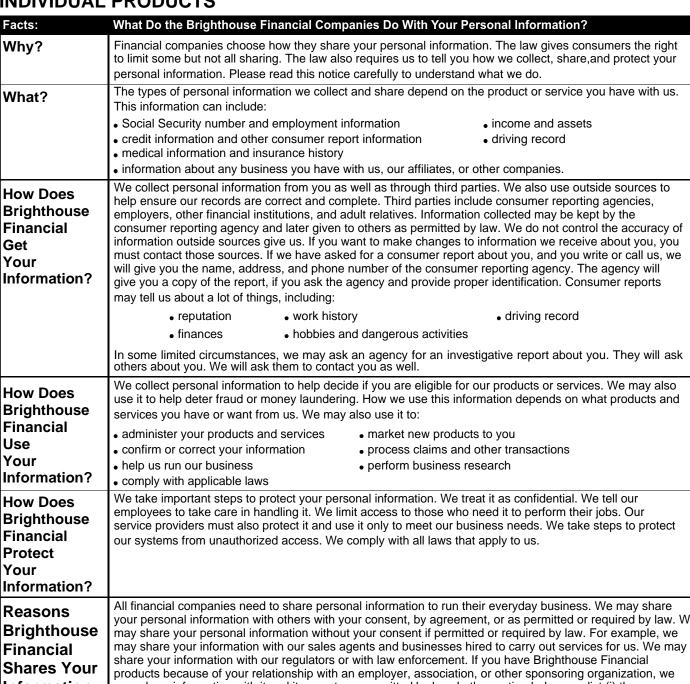
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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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Contact Information					
First name*	Middle name				Last name*
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :			- 11		
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has	more	than two	
First name*	Middle name		Last name*		
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July 16, 2021

S E FL U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

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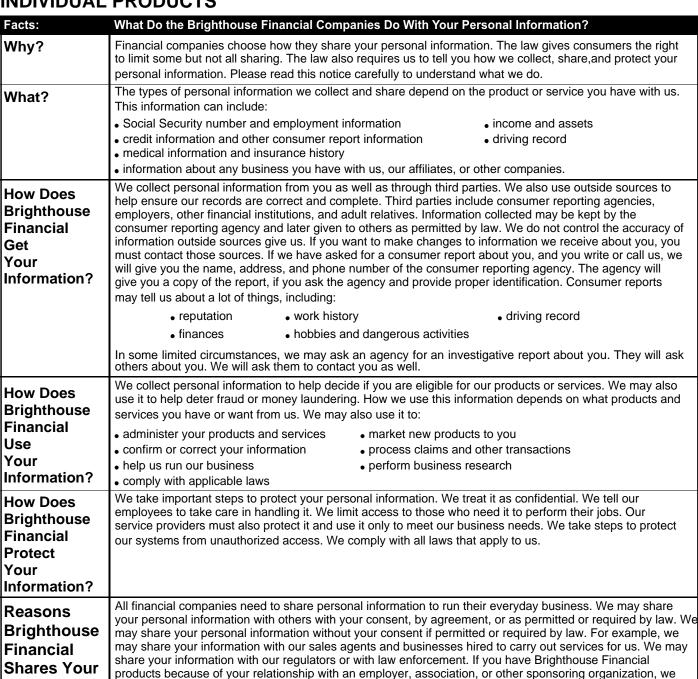
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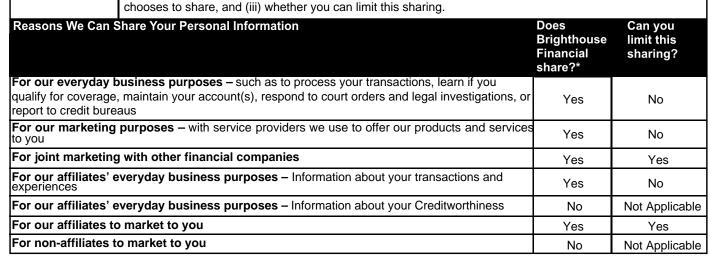


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Contact Information						
First name*	Middle name			Last name*		
Address*	Address*			State*	ZIP*	
Contract or Policy Number(s) * :						
If your contract or account is judgments of the section of the sec	your contract	t or policy l	nas more	than two		
First name*	Middle name			Last name*		
Address*		City* State*		State*	ZIP*	
Contract or Policy Number(s)*:						

^{*} Note: Fields are required

Select your preferences:
☐ I do not want Brighthouse Financial to share information about me with other Brighthouse Financial affiliates to market their own products to me.
☐ I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
How to submit this form
Mail:
Brighthouse Financial Privacy Attn: Opt Out Form P.O. Box 49781

We're here to help

Charlotte, NC 28277

Please call us at (844) 474-8372 if you have any questions or visit us at www.brighthousefinancial.com/optout.

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July 16, 2021

СG

U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

We're here to help Customer Service 1-833-208-3017

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured YRVS Q HYAUEJ YUOUEE W HYAUEJ

<u>OWNER</u>	RELATION TO INSURED
EI OIIBG EIUVE CM R Q AWCGBI	
V S	
A M	
BL	
DK	
EN	
ОН	
SE	
CG	
G N	
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ES	

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Keep this information with your important papers.

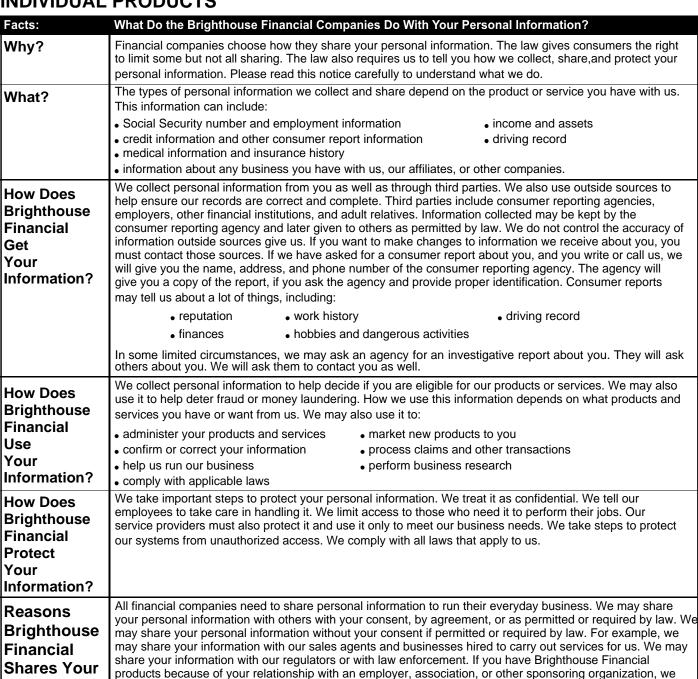
Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.

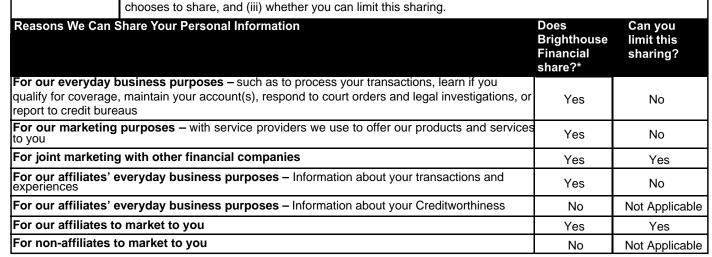


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Information

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.BrighthouseFinancial.com. Select "Privacy Policy" at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (212) 578-0299.

How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an opt out form when we first issue your policy. You can also opt out anytime by visiting:

www.brighthousefinancial.com/optout. You do not need to opt out if you only have long term care with us.

What happens when I limit sharing for an account I hold jointly with someone else?

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

Non-affiliates

Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. Brighthouse Financial does not share personal information with non-affiliates for their marketing purposes.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

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Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

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July 16, 2021

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U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

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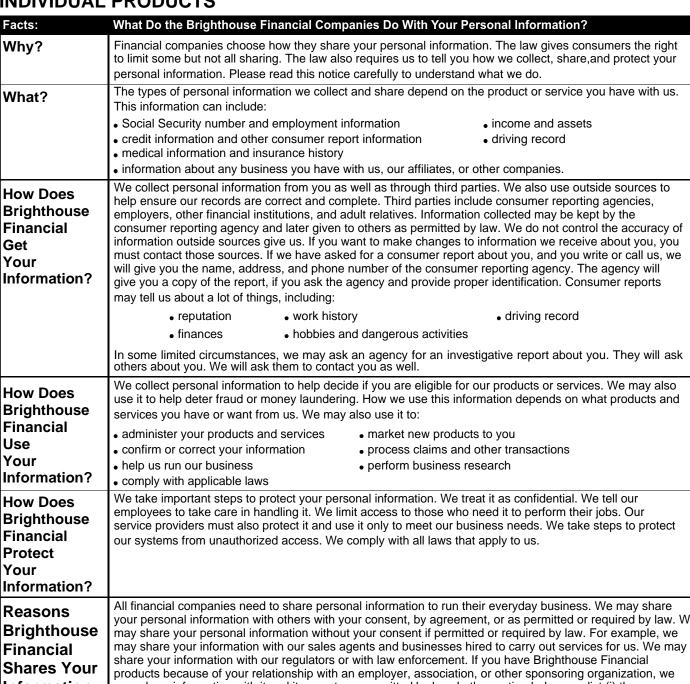
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Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





your personal information with others with your consent, by agreement, or as permitted or required by law. We may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

^{*} Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

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How Can You Opt Out of Certain Information Sharing?

Affiliate Sharing/ Joint Marketing

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How Can I Access and Correct Information?

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Contact Information					
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Address*	-			State*	ZIP*
Contract or Policy Number(s) * :			"		
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has n	nore t	han two	
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July 16, 2021

ES

U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

We're here to help Customer Service 1-833-208-3017

Policy Update Confirmation



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<u>OWNER</u>	RELATION TO INSURED
EI OIIBG EIUVE CM R Q AWCGBI	
VS	
A M	
BL	
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E N	
ОН	
SE	
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What you need to know

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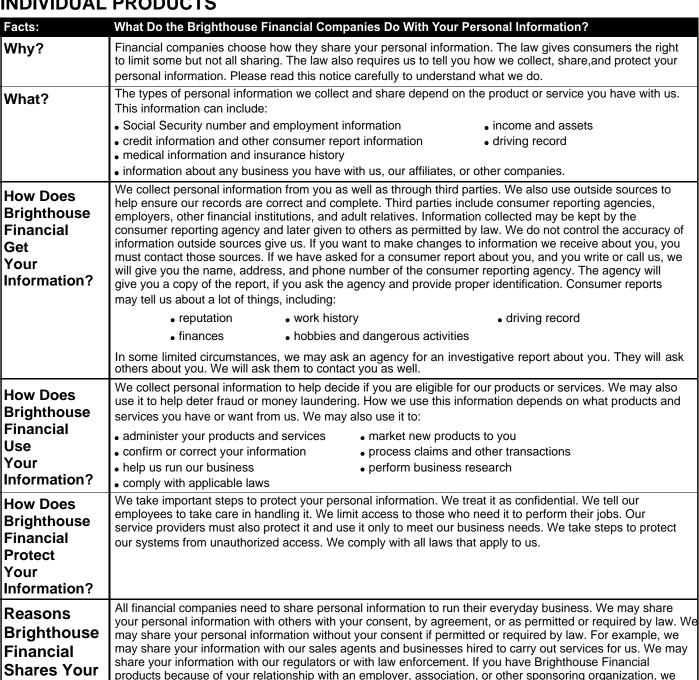
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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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July 16, 2021

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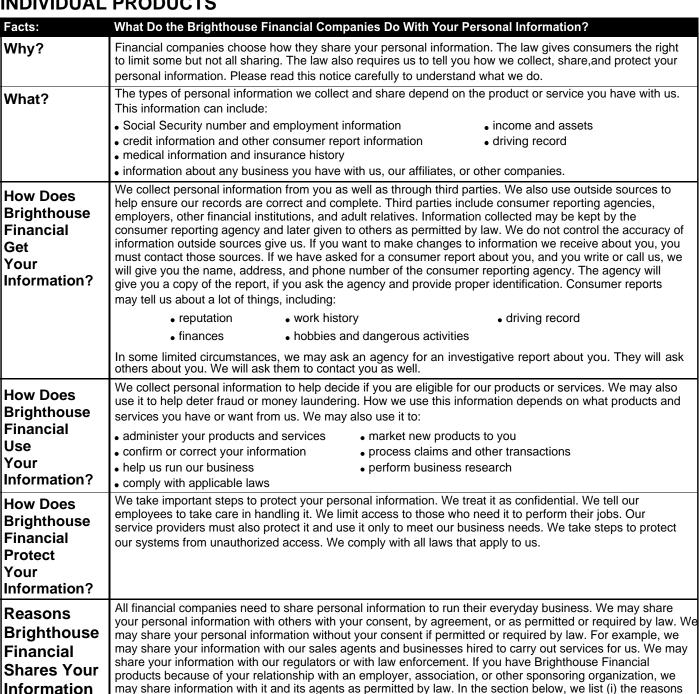
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For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

Definitions:

Affiliates

Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life insurers and a broker-dealer. In the future, we may have affiliates in other businesses.

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Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.

How Can I Access and Correct Information?

You may ask us for a copy of your personal information in our records. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside Brighthouse Financial.

Providing This Notice? How Will I Know if This

Who is

Brighthouse Life Insurance Company Brighthouse Life Insurance Company of NY New England Life Insurance Company

How Will I Know if This Privacy Notice Is Changed?

We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.

Questions?

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Opting Out of Information Sharing



Brighthouse Financial knows you care about the privacy of your personal information. Personal information is information that can be used to identify you individually, such as your name, address, income, or account history. Federal law gives you the right to limit or "opt out" of how your Brighthouse Financial company shares information about you for marketing purposes with other Brighthouse Financial affiliates.

By opting out, you are instructing your Brighthouse Financial company to not share information about you for marketing purposes with other Brighthouse Financial affiliates. You may also instruct Brighthouse Financial to not share information about you with unaffiliated companies that have a joint marketing arrangement with Brighthouse Financial to market their products to you.

To submit a request, please fill in your contact information and select your preferences by checking the applicable boxes below.

Contact Information					
First name*	Middle name		Last name*		
Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :					
If your contract or account is judgments of the section of the sec	your contract	t or policy l	nas more	than two	
First name*	Middle nam	е			Last name*
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I do not want Brighthouse Financial to share information about me with companies with whom it has joint marketing arrangements for those companies to market their own products to me.
If your Brighthouse Financial policy or account is jointly owned with one or more other people, you can opt out for one or all of them.
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Charlotte, NC 28277

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Page 2 of 2





July 16, 2021

A CD

U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

We're here to help Customer Service 1-833-208-3017

Policy Update Confirmation



View and update your account at online.metlife.com

We recently updated your policy as you requested. Our records now reflect the following information. Please see below for details. Insured YRVS Q HYAUEJ YUOUEE W HYAUEJ

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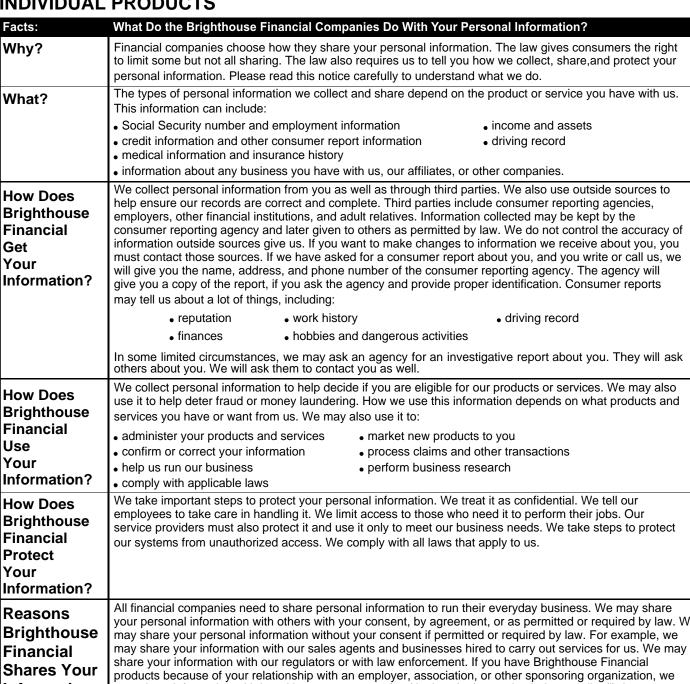
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



Please note, if you requested action on other policies, you will receive information separately.

BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





your personal information with others with your consent, by agreement, or as permitted or required by law. We may share information with it and its agents as permitted by law. In the section below, we list (i) the reasons financial companies can share their customers' personal information, (ii) the reasons Brighthouse Financial chooses to share, and (iii) whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Brighthouse Financial share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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How Does Brighthouse Financial Handle Your Health Information? We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you have a long term care policy or rider with us. We will provide information about your rights under HIPAA with any long term care coverage issued to you.

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Affiliate Sharing/ Joint Marketing

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Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :			- 11		
If your contract or account is jecomplete the below section. If below information on a separa	your contract	t or policy has	more	than two	
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How to submit this form
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July 16, 2021

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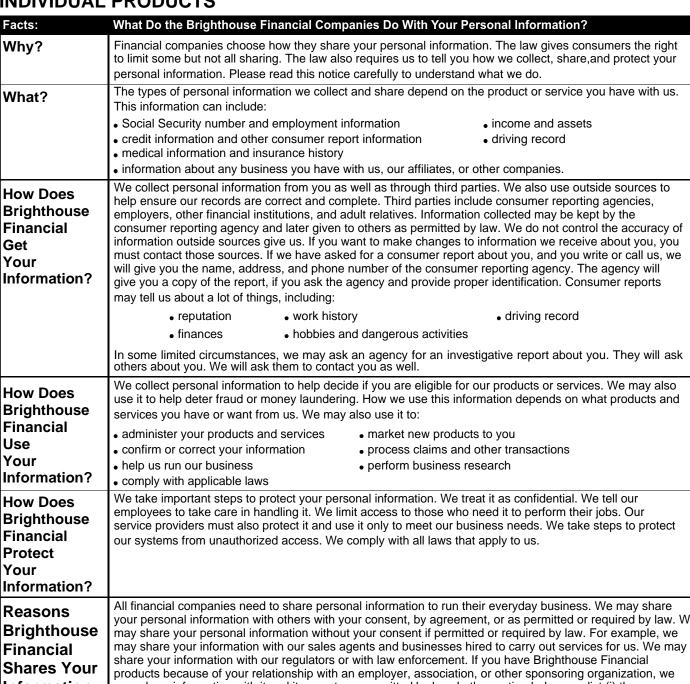
Keep this information with your important papers.

Help us stay connected: Please keep us updated with respect to all who are associated with this Policy, including the owner, the insured, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number.



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BRIGHTHOUSE FINANCIAL CONSUMER PRIVACY NOTICE — INDIVIDUAL PRODUCTS





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For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your Creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Not Applicable

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How Can You Opt Out of Certain Information Sharing?

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Address*		City*		State*	ZIP*
Contract or Policy Number(s) * :					
If your contract or account is j complete the below section. If below information on a separa	your contract	t or policy h	as more	than two	
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Page 2 of 2





KJ F

U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7261500

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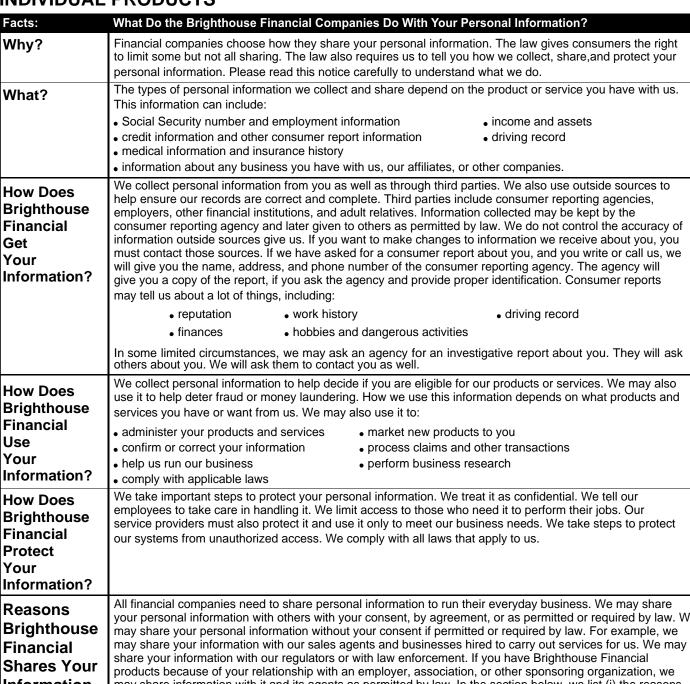
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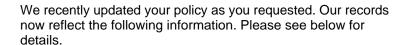




CTYRY CFTHT 371 WTKYILM TF WILMINGTON DE U.S. Retail Life Operations Brighthouse Life Insurance Company Policy 7285756

We're here to help Customer Service 1-833-208-3017

Policy Update Confirmation





View and update your account at online.metlife.com

Insured WACHR I PCXVIZZE YEWK Q EFTUOKKL

COLLATERAL ASSIGNEE

CTYRY CFTHT

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CC UETJGRVI YII WI 9/74/37 MLVKY MEPFUXST ITVYIXX 522 TRSKNCNANCRS HICBU JEFFERSON CITY MO 65109 U.S. Retail Life Operations
Brighthouse Life Insurance Company

We're here to help Customer Service 1-833-208-3017

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value	\$328,405.81
Policy Loan Principal	\$0.00
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$328,405.81
Taxable Gain	\$305,051.81
Cost Basis	\$25,500.00
Federal Withholding	\$30,505.18

In accordance with the current Federal income tax laws and regulations, any gain on a life insurance policy is taxable as ordinary income. As required by the Internal Revenue Code, next January we will send you and the Internal Revenue Service (IRS) an official tax report **(Form 1099R)** showing the taxable amount.

Please notify us if you change your address before next January so we can send your tax document to your new address.



View and update your account at online.metlife.com

Owner CC UETJGRVI YII WI 9/74/37 Insured QLCEV QAVEBR EBNQWJAO YFPWL L EBNQWJAO

Policy Number **7265103**

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

SECTION A CASH SURRENDER PAYMENTS

We urge you to consider carefully your decision to surrender your policy. The reasons you bought this policy may still exist, and new insurance may not be available at as low a cost. If you need any assistance, our local sales office would be glad to be of help.

Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

- (1) the insured dies on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (2) or, the policy contained a disability benefit and the insured becomes disabled on or before the "Insurance Coverage To" date which will appear on the front of this statement if it applies to your policy.
- (3) or, any dividend associated with the policy was used to purchase one year term insurance and the insured dies before the term insurance expires.
- (4) or, the policy contained a Family Income provision for which premiums had been paid for the full number of years specified in that provision and the insured dies before the expiration date of that provision.

Please note that if an "Insurance Coverage To" date appears on the front of this statement your policy does not have a provision for fully refunding premiums. If your policy provides for premium refunds then that refund has been included in your surrender.

If you wish to apply for new insurance sometime in the future, we will appreciate the opportunity to consider your application.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the values are released.

If you have other policies that require service, please contact us regarding those policies if you have not already done so.

SECTION B FEDERAL INCOME TAX LAW FOR CASH SURRENDERS

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However, IRS regulations permit us to assume that our payment to you is not subject to withholding. This does not mean that the payment is not taxable.

While we are required to furnish you this statement, the IRS does not require us to send a 1099-R information report to you or the IRS.





YEXX YAUAEB BQRO QNXAWENCO CG EWWT KEWR EUUEIJ 1863 BUFUO BUTOOU SPRINGFIELD MA 01111

U.S. Retail Life Operations Brighthouse Life Insurance Company

We're here to help Customer Service 1-833-208-3017

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Policy Loan Principal Policy Loan Interest Due	\$145,273.37 \$0.00 \$0.00
Total Cash Surrender Value	\$145,273.37
rotal Gash Garlonasi Valus	Ψ1-10,210101
Taxable Gain	\$154,440.11
Cost Basis	\$0.00
Federal Withholding	\$15,444.01
State Withholding	\$7,722.00

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View and update your account at online.metlife.com

Owner

YEXX YAUAEB BQRO QNXAWENCO CG

Insured

OHTLP R DVTAEP (FXDXEYXF) KEZZECP H EYYFV

Policy Number **7265305**

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

SECTION A CASH SURRENDER PAYMENTS

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Although payment of the Cash Surrender value has terminated this policy, an additional amount may be payable if:

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XNCY E & XSYF V QSW 0651 SKMM TKGXT FT TOLEDO OH 43615 U.S. Retail Life Operations
Brighthouse Life Insurance Company

We're here to help Customer Service 1-833-208-3017

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Policy Loan Principal	\$10,606.42 \$0.00
Policy Loan Interest Due Total Cash Surrender Value	\$0.00 \$10,606.42
Taxable Gain Cost Basis	\$10,561.12 \$1,400.00
Federal Withholding	\$1,056.11

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View and update your account at online.metlife.com

Owner

XNCY E & XSYF V QSW

Insured

YRVS W JCU HENO B GFI

Policy Number **7268634**

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

SECTION A CASH SURRENDER PAYMENTS

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GEEZKRS N CSUQGJNY 373 JAGTRO LIETQV UT WILMINGTON DE 28403-7176 U.S. Retail Life Operations
Brighthouse Life Insurance Company

We're here to help Customer Service 1-833-208-3017

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value	\$7,803.30
Loan Account	\$6,516.88
Policy Loan Principal	\$6,367.32
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$7,803.30
Taxable Gain	\$14,320.18
Cost Basis	\$0.00
Federal Withholding	\$1,432.02
State Withholding	\$1,500.00

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View and update your account at online.metlife.com

Owner
GEEZKRS N CSUQGJNY
Insured

QCTVGUE G CSUQGJNY EBBKXGN U ABOQMCHN

Policy Number **7296149**

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

SECTION A CASH SURRENDER PAYMENTS

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ZEUPWKN DHISVO 5 EFTLKIS PFI SANFORD ME 04073 U.S. Retail Life Operations
Brighthouse Life Insurance Company

We're here to help Customer Service 1-833-208-3017

Policy Surrender Confirmation

We processed your cash surrender on July 16, 2021.

What you need to know

The total cash surrender value was determined as of July 16, 2021.

Total Policy Cash Value Loan Account	\$18,380.67 \$18,432.31
Policy Loan Principal	\$18,161.45
Policy Loan Interest Due	\$0.00
Total Cash Surrender Value	\$18,380.67
Taxable Gain	\$35,462.11
Cost Basis	\$1,350.87
	* 0 = 40 04
Federal Withholding	\$3,546.21
State Withholding	\$1,773.10

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View and update your account at online.metlife.com

Owner **ZEUPWKN DHISVO**

Insured
ZEUPWKN DHISVO
XUOMPON H DYXRK
ZEUPWKN DHISVO

Policy Number 7301935

Keep this information with your important papers.

Please refer to Section A for more information regarding cash surrenders.

SECTION A CASH SURRENDER PAYMENTS

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QLVV QUEULW WOMB OXVUILXNB NC GNNS PGNU GEEGIH 4017 VDLDE VDJEED SPRINGFIELD MA 01111

U.S. Retail Life Operations Brighthouse Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Policy Loan Confirmation

We processed your loan of \$164,271.90 on June 8, 2021.

What you need to know

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of June 8, 2021.

Total Loan Outstanding Value	\$164,271.90
Policy Loan Interest Due	\$0.00
Policy Loan	\$164,271.90



Owner

QLVV QUEULW WOMB OXVUILXNB NC

Insured

YGQUK I SFJYE WEPFV Z CIYYLPE(WEGELVEW)

Policy Number **7254214**

Face Amount of Policy

\$0.00

Death Benefit Value

\$0.00

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

SECTION A POLICY LOANS

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

The release of policy values as a result of this transaction may affect the guaranteed elements, nonguaranteed elements, face amount or surrender value of the policy from which the value are released.

If you have other policies that require service, please contact us regarding those policies if you have not already done so.





NUIH BHYU QEUUET MED YTZRXWDRTW WI A/X R X NXV 8664 FLAGSTAFF AZ 86003

U.S. Retail Life Operations Brighthouse Life Insurance Company

We're here to help Customer Service

1-833-208-3017

Policy Loan Confirmation

We processed your loan of \$77,060.88 on June 8, 2021.

What you need to know

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of June 8, 2021.

Total Loan Outstand	ing Value	\$77,060.88
Policy Loan Interest D	ue	\$0.00
Policy Loan		\$77,060.88



View and update your account at online.metlife.com

Owner

NUIH BHYU

Insured

JQWBOQ L AFKKFS QHNNB E AFKKFS

Policy Number **7255693**

Face Amount of Policy \$300,000.00

\$300,000.00

Death Benefit Value

\$0.00

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

SECTION A POLICY LOANS

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VGADD H SAYFDRA DJIVDEE IPWEJ C/O TRD5, TRUSTEE(S) LAUYWVA MED WI JWJ 47/79/35 **RX NXV 1852 GLENWOOD SPRINGS CO 81602**

U.S. Retail Life Operations Brighthouse Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Policy Loan Confirmation

We processed your loan of \$31,711.40 on June 7, 2021.

What you need to know

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of June 7, 2021.

Total Loan Outstanding Value	\$31,711.40
Policy Loan Interest Due	\$0.00
Policy Loan	\$31,711.40



View and update your account at online.metlife.com

Owner

VGADD H SAYFDRA DJIVDEE IPWEJ

PLKKLFE P NXKLUCX (GOAOFBOG) **LJOJ I NXKLUCX**

Policy Number 7259451

Face Amount of Policy \$450,000.00

Death Benefit Value

\$0.00

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

SECTION A POLICY LOANS

This statement is also a receipt for items shown as deductions. While the loan remains unpaid, interest is payable each year in the policy anniversary date. Unpaid interest will be automatically added to the amount of loan principal and will bear interest. The loan, with accured interest, if any, may be repaid any time while the policy is in force. If you do not wish to repay the full amount at one time, you may repay it at your convenience in amount described in your policy.

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MII BREZEYEA VX BREZEYEA ADXY VGZF GYJ HUIJH QHQ 43-92-56 3405 CLBYE WJFUE ATLANTA GA 30305

U.S. Retail Life Operations Brighthouse Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative HPJJS QRMWO UJPRMKCW SPMIKUPS JJU KFAES DOOYR 8182262222

Policy Loan Confirmation

We processed your loan of \$15,706.52 on January 4, 2021.

What you need to know

The loan was for the maximum amount available.

The total outstanding policy loan amount was determined as of January 4, 2021.

ĺ	Total Loan Outstanding Value	\$15,706.52
	Policy Loan Interest Due	\$0.00
Ī	Policy Loan	\$15,706.52



View and update your account at online.metlife.com

Owner

MII BREZEYEA VX BREZEYEA ADXY

Insured

TYQKAUEX S QVYUYZYX(JRQREXRJ) REITKDKE I NPOWOGOV

Policy Number **7274335**

Face Amount of Policy **\$500,000.00**

\$300,000.00

Death Benefit Value

\$0.00

Fixed Base Interest Rate

8.00%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

SECTION A POLICY LOANS

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JGAE T DNDFUE 6757 VEPRUDRIR EZR MACHIAS NY 14101

U.S. Retail Life Operations Brighthouse Life Insurance Company

We're here to help

Customer Service 1-833-208-3017

Your Representative

Rsnnu Cyflq Rsyneb Kfqwsfyls Atuifytps Ylstpm, NNP PEDFC MBLWUG 9732758731

Policy Loan Confirmation

We processed your loan of \$65,605.46 on April 16, 2021.

What you need to know

The total outstanding policy loan amount was determined as of April 16, 2021.

Total Loan Outstanding Value	\$65,605.46
Policy Loan Interest Due	\$0.00
Policy Loan	\$0.00



View and update your account at online.metlife.com

Owner

JGAE T DNDFUE

Insured

JGAE T DNDFUE YEWKENN IHIJOR

Policy Number 7297643

Face Amount of Policy

\$100,000.00

Death Benefit Value

\$0.00

Base Interest Rate

5.66%

Keep this information with your important papers.

Please refer to Section A for information regarding policy loans.

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JANE DOE LIVING TRUST C/O JOE DOE LIVING TRUST, TRUSTEE(S) TESTER WALLSTREET145 CHICAGO IL 60643-2204 U.S. Retail Life Operations

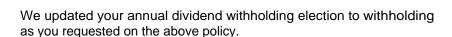
Metropolitan Life Insurance Company

We're here to help

Customer Service 1-833-642-1007

Your Representative NQ ZLYBATANE DAYF

Annual Dividend Election Confirmation





View and update your account at online.metlife.com

Owner

JANE DOE LIVING TRUST

Insured
HKJJKRX A FJICA

Policy Number **902812709**

Keep this information with your important papers.

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END BANNER PAGE



Jobname: DAE7114U

Report Name: 2021072609492-CONFIRM

Cycle Date: July 26, 2021

Description: TRI-FOLD

Package Count: 306