Current Portfolio Review

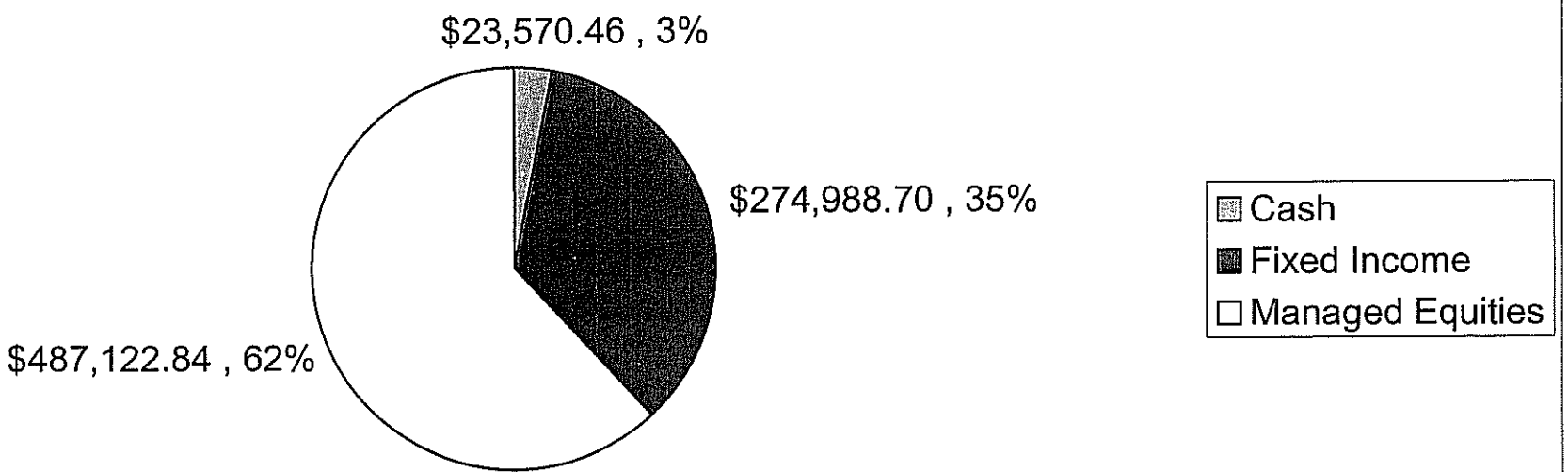
Prepared Especially for:

Johnny and Vicky Lunchbucket

November 14, 2006

Presented by: Tim J. Newell, CFP, CEP

Johnny and Vicky Lunchbucket
Recomended Portfolio Allocation



Liquid Portfolio Value $785,682

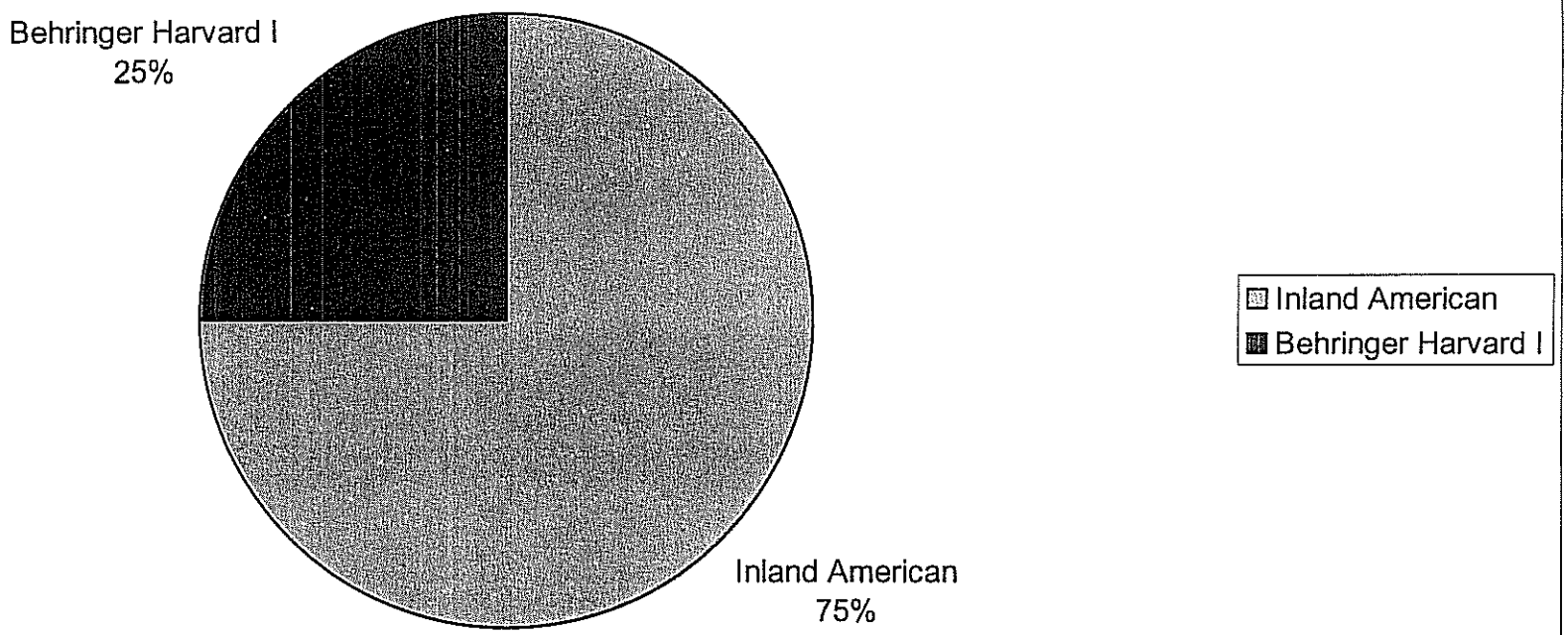
Fixed Income

Options to consider:

- **Certificate's of Deposit**
- **U.S. Treasury Bonds**
- **Mortgage Backed Bonds**
- **Municipal Bonds**
- **Corporate Bonds**
- **High Yield Bonds**
- **Convertible Bonds**
- **Fixed Annuities**
- **REIT's (Non-Listed)**

With Interest Rates volatility, and the high Probability that they may continue to fluctuate, we would recommend using Non-Listed REIT's as a primary fixed Income tool at this time in order to have some of your overall allocation outside of the daily volatility of the bond and stock market.

Johnny and Vicky Lunchbucket
Fixed Income (REIT's)



Fixed Income Investible assets $274,988.70

Managed Equities

Options to consider:

With or Without Income and / or Death Benefit Guarantees

Without Income and / or Death Benefit Guarantees

- *Individual Stock Portfolio*
- *Retail Stock Mutual Funds*
- *Institutionally Managed Account*
- *Privately Managed Account*

With Income and / or Death Benefit Guarantee Options

- *Variable Annuity Managed Account*

Managed Equities Hybrid

- *Equity Index Annuities*

MANNING &NAPIER
ADVISORY ADVANTAGE® CORPORATION

Equity-Oriented Objective

The dominant purpose of the Portfolio is to pursue growth of capital. The investment guidelines are based upon a very long-term investment horizon, and a willingness to incur significant fluctuations in value in the interim. The Portfolio's strategic asset allocation is based on this long-term perspective. Although the Portfolio will not be completely invested in stocks at all times, the Client's prospects for the future, current financial condition, and several other factors suggest collectively that this Portfolio can stand the degree of volatility associated with full stock exposure. Therefore, the objective can be described as follows:

- Achieve a high level of long-term capital growth comparable with that of the stock market

This portfolio is primarily concerned with long-term risks, which are reinvestment rate and inflation risks. A large portion of the portfolio will be invested in equities, even when equities, as a class, are not clearly undervalued relative to other asset classes. When equities are clearly overvalued on a risk-adjusted basis relative to other securities, some switching out of stocks and into other asset classes (bonds and other securities) may help produce better long-term returns by reducing periods of extreme volatility. However, since volatility is a lesser concern to this Portfolio, protections against reinvestment rate risk is best afforded by equities. This equity participation will also help the portfolio mitigate the long-term effect of inflation. Little can be done to effectively protect against temporary periods of high inflation; however, an orientation with the highest returning asset class (stocks) will, over long periods of time, provide the best return against inflation. There can, of course, be no assurance that the objective of the portfolio will be achieved.

MANNING & NAPIER
ADVISORY ADVANTAGE™ CORPORATION

Investment Objective: Equity-Oriented

The dominant purpose of the Portfolio is to pursue growth of capital. The investment guidelines are based upon a very long-term investment horizon, and a willingness to incur significant fluctuations in value in the interim. The Portfolio's strategic asset allocation is based on this long-term perspective. Although the Portfolio will not be completely invested in stocks at all times, the Client's prospects for the future, current financial condition, and several other factors suggest collectively that this Portfolio can stand the degree of volatility associated with full stock exposure. Therefore, the objective can be described as follows:

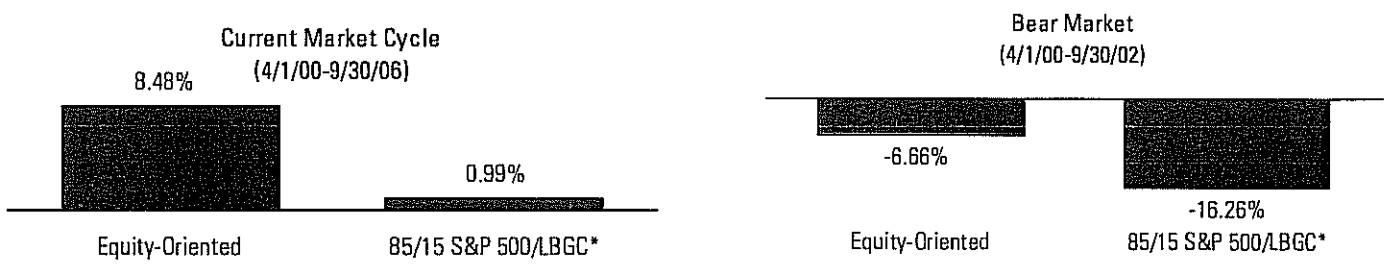
- Achieve a high level of long-term capital growth comparable with that of the stock market

This portfolio is primarily concerned with long-term risks, which are reinvestment rate and inflation risks. A large portion of the portfolio will be invested in equities, even when equities, as a class, are not clearly undervalued relative to other asset classes. When equities are clearly overvalued on a risk-adjusted basis relative to other securities, some switching out of stocks and into other asset classes (bonds and other securities) may help produce better long-term returns by reducing periods of extreme volatility. However, since volatility is a lesser concern to this Portfolio, protection against reinvestment rate risk is best afforded by equities. This equity participation will also help the portfolio mitigate the long-term effect of inflation. Little can be done to effectively protect against temporary periods of high inflation; however, an orientation with the highest returning asset class (stocks) will, over long periods of time, provide the best return against inflation.

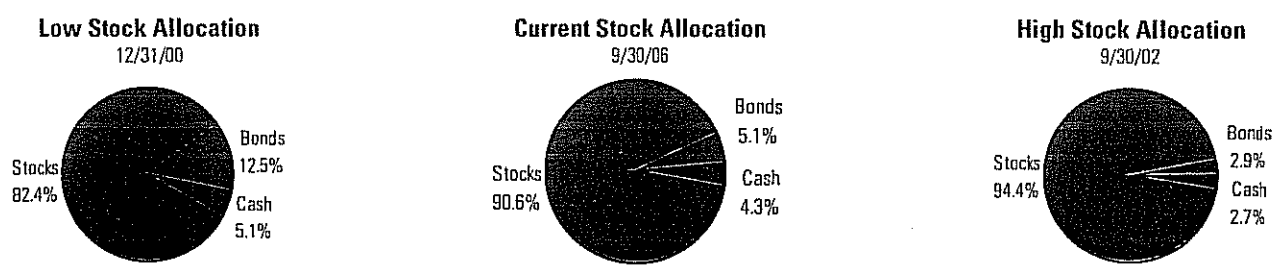
Manning & Napier Equity-Oriented Composite

For Periods Ending September 30, 2006	
1 Year	13.50%
Bear Market Phase (4/1/00 - 9/30/02)	-6.66%
Ten Year	11.48%
Current Market Cycle (4/1/00 - 9/30/06)	8.48%

Current Market Cycle and Bear Market Performance



Asset Allocation Over the Current Market Cycle **



The Manning & Napier Equity-Oriented Composite only includes all separately managed Equity-Oriented accounts greater than $500,000 and under the Advisor's discretion as to asset allocation and securities selection for at least one year. Equity-Oriented is a blended investment objective, including fixed income and equity securities with some non-U.S. exposure. Equities may range from 70% to 100% in this style with situational adjustments at the Advisor's discretion. Restrictions on the Advisor's discretion can have a material effect on performance and holdings; accounts coded as having substantive restrictions are excluded. Returns are after brokerage commissions, reinvested income, and advisory fees, but before custodian costs and the fees of the investor's Personal Financial Advisor. Fees will vary with size and circumstances, which could reduce net performance proportionately. Also, accounts subject to solicitation fees may incur as much as 0.15% in additional expenses. These fee differentials would impact returns accordingly. Fees used for calculations are firmwide rates prior to 2001 and specific to this composite for 2001 onward. Past performance does not guarantee future results. Returns for periods greater than one year are annualized. Performance for the third quarter 2006 is an estimate prior to final reconciliation.
*Due to active allocation process, actual allocations may vary from benchmarks. These unmanaged mixed-asset class benchmarks are rebalanced on a monthly basis. Benchmark shown is a weighted blend of the two respective indices. S&P 500 and LBGC (Lehman Brothers Government/Credit) data provided by Ibbotson.
**Asset allocation shown is based on quarter-end periods beginning April 1, 2000 through third quarter 2006. Allocation may vary, if necessary, to maintain the stated objective.

MANNING & NAPIER
ADVISORY ADVANTAGE® CORPORATION

Manning & Napier Equity-Oriented Composite Asset Allocation

	Year		Equities	Bonds	Cash
Yearly Averages	1999		90.1	3.2	6.7
	2000	1Q	85.4	6.1	8.5
		2Q	82.9	14.5	2.6
		3Q	85.5	12.1	2.4
		4Q	**82.4**	12.5	5.1
	2001		87.3	7.9	4.8
	2002		90.9	5.8	3.3
	2003		91.8	4.7	3.5
	2004		92.1	4.2	3.7
	2005		91.5	4.3	4.2
	2006	1Q	92.4	4.9	2.7
		2Q	92.5	4.1	3.4
		3Q	90.6	5.1	4.3
Historical Average (1/1/93-9/30/06):			**85.0**	**10.8**	**4.2**

The Manning & Napier Equity-Oriented Composite only includes all separately managed Equity-Oriented accounts greater than $500,000 and under the Advisor's discretion as to asset allocation and securities selection for at least one year. Equity-Oriented is a blended investment objective, including fixed income and equity securities with some non-U.S. exposure. Equities may range from 70% to 100% in this style with situational adjustments at the Advisor's discretion. Restrictions on the Advisor's discretion can have a material effect on performance and holdings; accounts coded as having substantive restrictions are excluded. Allocation may vary, if necessary, to maintain the stated objective. Allocation for the third quarter 2006 is an estimate prior to final reconciliation.

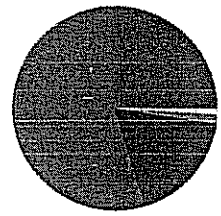
Portfolio Snapshot

Example Portfolio
Managed Account

Portfolio Value $51,520.03
Benchmark Standard & Poor's 500 PR

Analysis

Composition %	Portfolio	Bmark
Cash	7.71	0.00
US Stocks	72.17	100.00
Non-US Stocks	17.68	0.00
Bonds	1.51	0.00
Others	0.89	0.00
Not Classified	0.04	0.00



Current Investment Style %

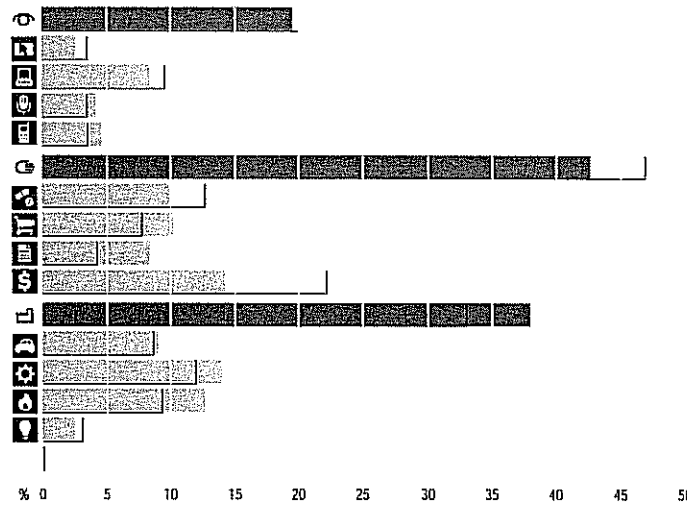
Style	Value	Core	Growth	
	18	20	17	Large Size
	8	9	10	Medium
	7	7	6	Small

Fixed-Income Investment Style %

Maturity	Short	Interm	Long	
	0	0	0	High Quality
	0	0	0	Medium
	0	0	0	Low

Sector Weightings

% of Stocks	Portfolio	Bmark
Information	**19.48**	**20.04**
Software	2.51	3.50
Hardware	8.31	9.56
Media	4.12	3.47
Telecommunication	4.53	3.51
Service	**42.59**	**46.88**
Healthcare Services	9.88	12.70
Consumer Services	10.14	7.74
Business Services	8.34	4.24
Financial Services	14.21	22.20
Manufacturing	**37.92**	**33.01**
Consumer Goods	8.96	8.67
Industrial Materials	13.92	11.92
Energy	12.59	9.31
Utilities	2.43	3.11
Not Classified	0.06	0.07



Regional Exposure

% of Assets	Portfolio	Bmark
Americas	**76.48**	**100.00**
North America	74.53	100.00
Latin America	1.95	0.00
Greater Europe	**7.13**	**0.00**
United Kingdom	1.32	0.00
Europe-Developed	5.02	0.00
Europe-Emerging	0.22	0.00
Africa/Middle East	0.57	0.00
Greater Asia	**6.21**	**0.00**
Japan	2.63	0.00
Australasia	0.05	0.00
Asia-Developed	2.06	0.00
Asia-Emerging	1.47	0.00
Not Classified	10.17	0.00

Performance

Trailing Returns — Returns % Through 10-31-2006

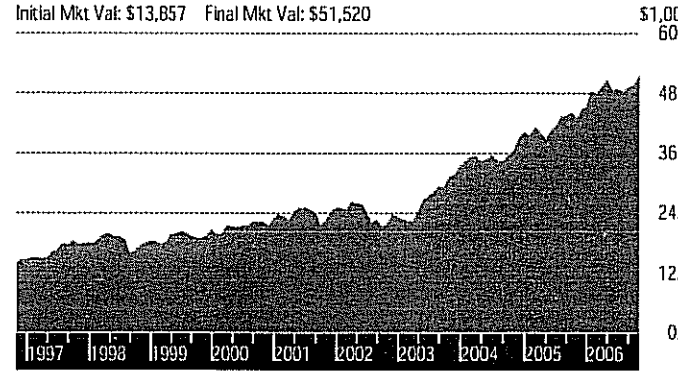
	3Mo	1Yr	3Yr	5Yr	10Yr
Pre-Tax Portfolio Return	6.39	19.74	18.17	17.88	14.03
Benchmark Return	7.93	14.16	9.46	5.39	6.93
+/- Benchmark Return	-1.54	5.58	8.71	12.49	7.10

Best/Worst Time Periods

	3Months	Return%	1 Year	Return%	3 Years	Return%
Best	04-03/06-03	22.06	03-03/02-04	58.35	04-03/03-06	30.01
Worst	06-98/08-98	-17.93	04-02/03-03	-14.69	04-00/03-03	1.67

Investment Activity Graph

Initial Mkt Val: $13,857 Final Mkt Val: $51,520



Holdings

Top 5 holdings out of 12	Type	Holding Value $	% Assets
Dodge & Cox Stock	MF	8,483.06	16.47
Amer Funds Grth Fund F	MF	7,559.02	14.67
First Eagle Glbl A	MF	6,922.70	13.44
Fidelity Adv LevCo Stk A	MF	4,669.12	9.06
James Small Cap	MF	4,127.88	8.01

Next 5 holdings out of 12	Type	Holding Value $	% Assets
FBR Small Cap	MF	4,008.24	7.78
Allianz NFJ Lg Cap Val A	MF	3,981.03	7.73
Royce Value Plus Service	MF	3,089.66	6.00
First Amer MidCapGrOpp A	MF	2,593.74	5.03
BLDRS Emerging Markets 50 ADR Index	ETF	2,133.60	4.14

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Portfolio Snapshot

Example Portfolio
Managed Account

Portfolio Value $51,520.03

Benchmark
Standard & Poor's 500 PR

Fundamental Analysis

Market Maturity

% of Stocks	Portfolio	Bmark
Developed Markets	95.66	100.00
Emerging Markets	4.34	0.00
Not Available	0.01	0.00

Geometric Avg Capitalization ($Mil)

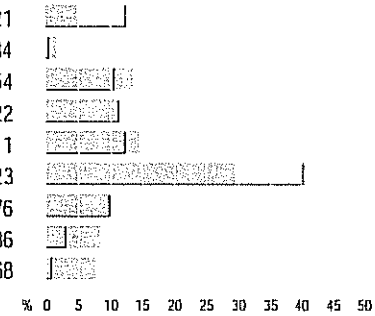
Portfolio	9,780.64
Benchmark	50,552.87

Valuation Multiples	Portfolio	Bmark
Price/Earnings	16.32	16.75
Price/Book	2.53	2.79
Price/Sales	1.31	1.50
Price/Cash Flow	10.69	10.94

Interest Rate Risk	Portfolio
Maturity	—
Duration (total portfolio)	—
Avg Credit Quality	—

Type Weightings

% of US Stocks	Portfolio	Bmark
High Yield	5.01	12.21
Distressed	1.51	0.34
Hard Asset	13.39	10.54
Cyclical	11.18	11.22
Slow Growth	14.33	12.11
Classic Growth	29.21	40.23
Aggressive Growth	9.81	9.76
Speculative Growth	8.16	2.86
Not Available	7.41	0.68



Profitability	Portfolio 2005	Bmark 2005
% of US Stocks		
Net Margin	10.61	14.03
ROE	16.23	19.62
ROA	8.22	10.78
Debt/Capital	32.31	29.56

Credit Quality
% of Bonds

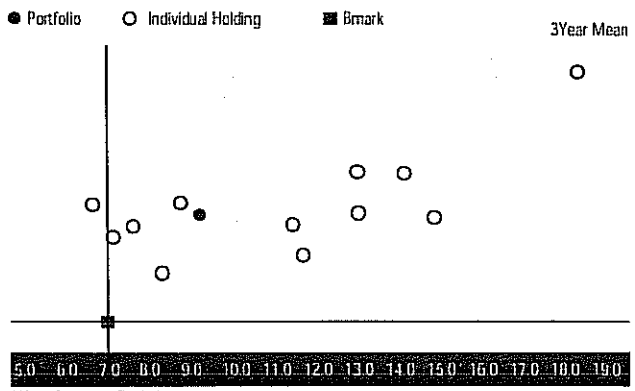
AAA	—	BB	—
AA	—	B	—
A	—	Below B	—
BBB	—	NR/NA	100.00

Fund Statistics

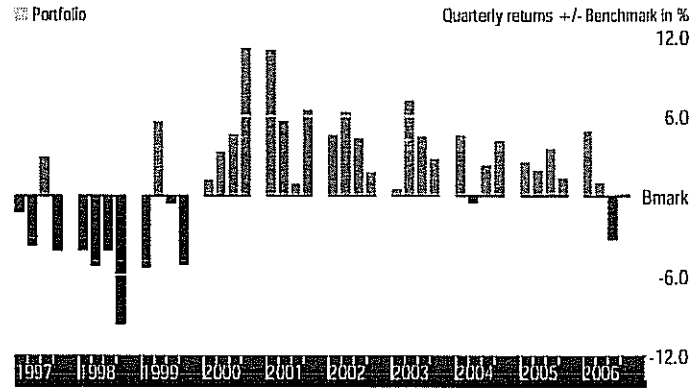
Potential Cap Gains Exposure	23.38
Avg Net Expense Ratio	1.02
Avg Gross Expense Ratio	1.05

Risk Analysis

Risk/Reward Scatterplot



Performance History Graph



Risk and Return Statistics	3Yr Portfolio	3Yr Bmark	5Yr Portfolio	5Yr Bmark	10Yr Portfolio	10Yr Bmark
Standard Deviation	9.56	7.30	13.16	12.75	13.96	15.49
Mean	18.17	9.46	17.88	5.39	14.03	6.93
Sharpe Ratio	1.49	0.87	1.14	0.29	0.75	0.27

MPT Statistics	3Yr Portfolio	5Yr Portfolio	10Yr Portfolio
Alpha	6.90	11.57	7.19
Beta	1.16	0.94	0.78
R-squared	78	82	74

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Portfolio Snapshot

Example Portfolio
Managed Account

Portfolio Value $51,520.03

Benchmark Standard & Poor's 500 PR

Non-Load Adjusted Returns

Total 12 holdings as of 10-31-2006	Type	Holdings Date	% of Assets	Holding Value $	7-day Yield	1Yr Ret %	3Yr Ret %	5Yr Ret %	10Yr Ret %	Max Front Load %	Max Back Load %
Dodge & Cox Stock	MF	09-2006	16.47	8,483	—	20.10	17.20	14.47	14.63	NA	NA
Amer Funds Grth Fund F	MF	06-2006	14.67	7,559	—	15.66	13.43	9.73	—	NA	NA
First Eagle Glbl A	MF	08-2006	13.44	6,922	—	20.73	19.01	20.58	14.34	5.00	NA
Fidelity Adv LevCo Stk A	MF	08-2006	9.06	4,669	—	18.91	21.67	28.87	—	5.75	NA
James Small Cap	MF	06-2006	8.01	4,127	—	15.29	17.95	20.14	—	NA	NA
FBR Small Cap	MF	09-2006	7.78	4,008	—	24.53	17.35	20.83	—	NA	NA
Allianz NFJ Lg Cap Val A	MF	08-2006	7.73	3,981	—	20.50	16.31	—	—	5.50	NA
Royce Value Plus Service	MF	06-2006	6.00	3,089	—	22.33	21.55	24.20	—	NA	NA
First Amer MidCapGrOpp A	MF	09-2006	5.03	2,593	—	12.68	14.85	12.96	10.28	5.50	NA
BLDRS Emerging Markets 50 ADR Index	ETF	08-2006	4.14	2,133	—	35.75	28.61	—	—	NA	NA
Allegiant Mid Cap Val I	MF	09-2006	3.84	1,979	—	21.45	19.14	—	—	NA	NA
TA IDEX TA Sm/MdCp Val A	MF	06-2006	3.83	1,972	—	13.97	18.29	16.18	—	5.50	NA

Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please visit http://advisor.morningstar.com/familyinfo.asp.

See Disclosure Page for Standardized Returns.

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MetLife

Hypothetical Illustration of

MetLife Investors USA Insurance Company
Variable Annuity Series XC

Exclusively prepared for:
Johnny Lunchbucket

Presented By:

Tim Newell
ProEquities, Inc.
579 W North Ave
Ste 200
Elmhurst, Illinois 60126
(630) 941-2530

Prepared On:
11/14/2006

Guaranteed Minimum Income Benefit (GMIB) 5% Annual Increase		
	Income Base	Income Benefit
After 10 Years	67,000	$4,197
After 15 Years	67,000	$4,800
After 20 Years	67,000	$5,837

Guaranteed Minimum Income Benefit (GMIB) Highest Anniversary at 9.00% Net		
	Income Base	Income Benefit
After 10 Years	105,690	$6,620
After 15 Years	138,212	$9,902
After 20 Years	158,945	$13,847

- Not FDIC Insured
- Not Insured by Any Federal Government Agency
- Not a Deposit
- May Go Down in Value
- Not Guaranteed by Any Bank

This illustration is not complete unless all pages, as noted below, are included. Please read the Important Disclosures at the beginning of this report. This illustration must be preceded or accompanied by a current prospectus for this product and the prospectuses for the investment portfolios available hereunder. The prospectuses contain information about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing.

MetLife

Important Disclosures Regarding Variable Annuity Series XC

This is an illustration and not a contract. The purpose of this illustration is to demonstrate how the performance of the underlying investment options will affect contract values and death benefits over an extended period of time. This illustration is based on a hypothetical rate of return and is not intended to serve as a projection or prediction of future investment returns. It illustrates how much the contract would be worth, and how much the guaranteed minimum income benefit (GMIB) would be, if elected, at the end of each year if: (1) the product were offered and the investor purchased the annuity on the initial payment date; (2) the investor had made the annual contributions or withdrawals as shown; and (3) the investment grew at the hypothetical rate of return noted.

The value of a variable annuity will fluctuate up and down, based on the current performance of the underlying investment options, and the investor may experience a gain or loss. Actual investment results will be more or less than those shown and will depend on a number of factors, including the choice and investment experience of the eligible variable investment options and frequency of contributions. Current performance results, as of the previous month end, are available at www.metlifeinvestors.com.

The values illustrated in this hypothetical illustration include the deduction of all applicable fees and charges as follows: Mortality and Expense and Administrative charge-1.55%, GMIB-0.5%, annual contract fee-$30 [waived for accounts over $50,000], contingent deferred sales charges, and weighted average of the investment management fees (after expense reimbursements), operating expenses and applicable 12b-1 fees of the assets of the underlying investment options at the end of the prior calendar year. The weighted average for investment option expenses used in this illustration is 0.99%. This illustration does not show Account Values allocated to the fixed account. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses, fees and state premium taxes as well as the investment objectives, risks and policies of the underlying portfolios. Certain optional riders have allocation and transfer restriction.

Table of Weighted-Average Portfolio Expenses

Portfolio	Percent of Assets	Portfolio Expense as of May 2006	Asset-Weighted Portfolio Expense
BlackRock Money Market Portfolio	1.29%	0.66%	0.01%
Davis Venture Value Portfolio	4.67%	0.91%	0.04%
Goldman Sachs Mid-Cap Value Portfolio	0.85%	1.03%	0.01%
Harris Oakmark Focused Value Portfolio	3.47%	1.02%	0.04%
Harris Oakmark International Portfolio	2.34%	1.20%	0.03%
Jennison Growth Portfolio	1.50%	0.94%	0.01%
Lazard Mid-Cap Portfolio	1.13%	1.04%	0.01%
Legg Mason Aggressive Growth Portfolio	1.19%	0.97%	0.01%
Legg Mason Value Equity Portfolio	0.00%	1.05%	0.00%
Loomis Sayles Global Markets Portfolio	0.00%	1.15%	0.00%
Lord Abbett Bond Debenture Portfolio	2.79%	0.81%	0.02%
Lord Abbett Growth and Income Portfolio	4.99%	0.79%	0.04%
Met/AIM Small Cap Growth Portfolio	1.38%	1.26%	0.02%
MetLife Aggressive Strategy Portfolio	3.96%	1.12%	0.04%
MetLife Balanced Strategy Portfolio	22.04%	1.02%	0.22%
MetLife Defensive Strategy Portfolio	2.75%	0.99%	0.03%
MetLife Growth Strategy Portfolio	19.97%	1.07%	0.21%
MetLife Moderate Strategy Portfolio	7.02%	1.01%	0.07%
MetLife Stock Index Portfolio	1.92%	0.53%	0.01%
MFS Emerging Markets Equity Portfolio	0.00%	1.55%	0.00%
MFS Research International Portfolio	1.75%	1.22%	0.02%
Neuberger Berman Real Estate Portfolio	0.69%	0.95%	0.01%
Oppenheimer Capital Appreciation Portfolio	3.26%	0.94%	0.03%
PIMCO Inflation Protected Bond Portfolio	2.30%	0.80%	0.02%
PIMCO Total Return Portfolio	3.30%	0.82%	0.03%
RCM Global Technology Portfolio	0.47%	1.44%	0.01%
T. Rowe Price Mid-Cap Growth Portfolio	1.84%	1.07%	0.02%
Third Avenue Small Cap Value Portfolio	2.64%	1.05%	0.03%
Turner Mid-Cap Growth Portfolio	0.32%	1.16%	0.00%
Van Kampen ComStock Portfolio	0.15%	0.93%	0.00%
Western Asset Management U.S. Government Portfolio	0.03%	0.86%	0.00%
			Weighted Avg Fee
			0.99%

The effects of income and penalty taxes have not been reflected in this illustration. For nonqualified contracts, while withdrawals may or may not be depicted within this illustration, withdrawals from the contract will be subject to ordinary income tax to the extent that the contract value immediately before the withdrawal exceeds the total amount paid into the contract. A withdrawal in excess of this amount will constitute a nontaxable return of principal. If the taxpayer has not attained age 59 1/2 at the time of the distribution, the portion of the withdrawal that is subject to income tax may also be subject to a 10% Federal Income Tax. A withdrawal in excess of the contract's free withdrawal amount may be subject to a withdrawal charge (Contingent Deferred Sales Charge) of up to 8.00%. The amount of the withdrawal charge declines to 0% over time. Please read the prospectus for further information.

For any tax qualified account, e.g., IRA or TSA, the tax deferred growth feature is already provided by the tax qualified retirement plan. Therefore, product features and benefits other than tax deferral should be the reasons for acquiring an annuity in a qualified retirement plan.

MetLife

Important Disclosures Regarding Variable Annuity Series XC

The tax treatment of death benefit proceeds of an annuity contract differs from the tax treatment of death benefit proceeds of a life insurance policy. Annuity death benefit proceeds are generally taxed at the beneficiaries ordinary income tax rate while life insurance death benefit proceeds are generally income-tax free. See your tax advisor and the prospectus.

The Series XC variable annuity is issued by MetLife Investors USA Insurance Company. It is distributed by MetLife Investors Distribution Company, a registered securities dealer, member NASD. All product guarantees are based on the claims-paying ability of the issuing company.

A Purchase Payment Credit will be added by MetLife Investors USA Insurance Company to the contract Account Value with respect to the initial purchase payment and any subsequent purchase payments received prior to the contact anniversary immediately following the investor's 81st birthday. The amount of the Credit is 4% (5% for total purchase payments equal to $1 million or more). This investment bonus may result in the annuity having higher fees and expenses and a longer withdrawal charge period than a similar annuity without an investment bonus. Accordingly, investors should always consider the expenses and other factors along with the features and enhancements to be sure this annuity meets their financial needs.

This variable annuity product or some product features may not be available in all states. The Withdrawal Value for any point in time is an amount equal to the sum of each Accumulation Unit Value multiplied by the number of Units allocated to the Contract for each investment option reduced by any subsequent withdrawals. This value will fluctuate due to the investment performance of the selected variable investment option(s). This value reflects mortality and expense risk charges, administration asset charges, investment management and expense fees, administration contract charge, contingent deferred sales charges and a pro-rata charge for the , if applicable. It does not reflect the impact of premium taxes, income taxes or the 10% federal income tax penalty for withdrawals prior to age 59 1/2.

The Account Value for any point in time is an amount equal to the sum of each Accumulation Unit Value multiplied by the number of Units allocated to the Contract for each investment option. This value will fluctuate due to the investment performance of the selected variable investment option(s). The Account Value reflects deduction of all charges except the contingent deferred sales charge. It does not reflect the impact of premium taxes, income taxes or the 10% federal income tax penalty for most withdrawals prior to age 59 1/2.

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For a standard illustration using the arithmetic average of the expenses of all underlying portfolios please reference the product prospectus.

All numbers illustrated throughout this report have been rounded to the nearest dollar.

MetLife

Hypothetical Illustration of Variable Annuity Series XC

Prepared For: Johnny Lunchbucket, age 62, gender Male
Requested By: Tim Newell
Prepared On: November 14, 2006
Contract Type: Non-Qualified

Assumptions:

State: IL
Total Contribution(s): $67,000
GMIB[3,4] Payout: **Single Life w/Period Certain[5]**
Death Benefit[1]: **Principal Protection**
Withdrawal Mode: Monthly
Withdrawal Type: % Inc Base
Investment[2]: Hypothetical Account @ 9.00% (net rate) 11.80% (gross rate)
Cumulative Extra Credit(s): $2,680

Hypothetical Account Values						Guaranteed Minimum Income Benefit[3]				Guaranteed Death Benefit
						5% Annual Increase[4]		Highest Anniversary Value @ 9.00% Hypothetical		
Anniversary Year	Age	Contribution(s)[2]	Withdrawal Amount[2]	Withdrawal Value[2]	Account Value[2]	Income Base	Income Benefit	Income Base	Income Benefit	Hypothetical[1] Death Benefit
Inception	62	$67,000	-	$64,320	$69,680	67,000	-	67,000	-	$69,680 AV
1	63	0	$3,350	67,303	72,105	67,000	$0	72,105	$0	72,105 AV
2	64	0	3,350	69,937	74,739	67,000	0	74,739	0	74,739 AV
3	65	0	3,350	73,395	77,597	67,000	0	77,597	0	77,597 AV
4	66	0	3,350	77,096	80,697	67,000	0	80,697	0	80,697 AV
5	67	0	3,350	81,060	84,062	67,000	0	84,062	0	84,062 AV
6	68	0	3,350	85,311	87,712	67,000	0	87,712	0	87,712 AV
7	69	0	3,350	89,872	91,672	67,000	0	91,672	0	91,672 AV
8	70	0	3,350	94,769	95,969	67,000	0	95,969	0	95,969 AV
9	71	0	3,350	100,632	100,632	67,000	0	100,632	0	100,632 AV
10	72	0	3,350	105,690	105,690	67,000	4,197	105,690	6,620	105,690 AV
11	73	0	3,350	111,179	111,179	67,000	4,301	111,179	7,138	111,179 AV
12	74	0	3,350	117,134	117,134	67,000	4,422	117,134	7,731	117,134 AV
13	75	0	3,350	123,595	123,595	67,000	4,543	123,595	8,380	123,595 AV
14	76	0	3,350	130,606	130,606	67,000	4,671	130,606	9,106	130,606 AV
15	77	0	3,350	138,212	138,212	67,000	4,800	138,212	9,902	138,212 AV
16	78	0	3,350	146,465	146,465	67,000	4,929	146,465	10,774	146,465 AV
17	79	0	3,350	155,420	155,420	67,000	5,065	155,420	11,750	155,420 AV
18	80	0	3,350	165,135	165,135	67,000	5,298	165,135	13,059	165,135 AV
19	81	0	3,350	175,677	175,677	67,000	5,556	161,914	13,426	175,677 AV
20	82	0	3,350	187,182	187,182	67,000	5,837	158,945	13,847	187,182 AV
Totals		$67,000	$67,000					Greater of*		

MetLife

Hypothetical Illustration of Variable Annuity Series XC

Prepared For: Johnny Lunchbucket, age 62, gender Male
Requested By: Tim Newell
Prepared On: November 14, 2006
Contract Type: Non-Qualified

Assumptions:

State: IL
Total Contribution(s): $67,000
GMIB[3,4] Payout: **Single Life w/Period Certain[5]**
Death Benefit[1]: **Principal Protection**
Withdrawal Mode: Monthly
Withdrawal Type: % Inc Base
Investment[2]: Hypothetical Account @ 0% (gross rate) (2.51%) (net rate)
Cumulative Extra Credit(s): $2,680

Hypothetical Account Values						Guaranteed Minimum Income Benefit[3]				Guaranteed Death Benefit	
						5% Annual Increase[4]		Highest Anniversary Value @ 0% Hypothetical			
Anniversary Year	Age	Contri-bution(s)[2]	With[2]-drawal Amount	With-[2] drawal Value	Account[2] Value	Income Base	Income Benefit	Income Base	Income Benefit	Hypothetical[1] Death Benefit	
Inception	62	$67,000	-	$64,320	$69,680	67,000	-	67,000	-	$69,680	AV
1	63	0	$3,350	59,659	64,293	67,000	$0	64,293	$0	64,293	AV
2	64	0	3,350	54,827	59,041	67,000	0	60,904	0	60,371	PP
3	65	0	3,350	50,592	53,921	67,000	0	57,407	0	56,905	PP
4	66	0	3,350	46,347	48,899	67,000	0	53,799	0	53,329	PP
5	67	0	3,350	42,122	44,004	67,000	0	50,070	0	49,632	PP
6	68	0	3,350	37,916	39,231	67,000	0	46,214	0	45,809	PP
7	69	0	3,350	33,731	34,577	67,000	0	42,221	0	41,852	PP
8	70	0	3,350	29,567	30,041	67,000	0	38,082	0	37,749	PP
9	71	0	3,350	25,618	25,618	67,000	0	33,786	0	33,490	PP
10	72	0	3,350	21,306	21,306	67,000	4,197	29,316	1,836	29,059	PP
11	73	0	3,350	17,103	17,103	67,000	4,301	24,652	1,583	24,437	PP
12	74	0	3,350	13,004	13,004	67,000	4,422	19,767	1,305	19,594	PP
13	75	0	3,350	9,009	9,009	67,000	4,543	14,615	991	14,487	PP
14	76	0	3,350	5,114	5,114	67,000	4,671	9,117	636	9,037	PP
15	77	0	4,760	0	0	67,000	4,671	0	0	0	
Totals		$67,000	$51,660								

Greater of*

MetLife

Hypothetical Illustration of Variable Annuity Series XC

1) Principal Protection guaranteed death benefit is the greater of the Account Value (AV) at death, or the total contributions adjusted for partial withdrawals (PP). Withdrawals impact the Principal Protection proportionately. This amount is illustrated in the Hypothetical Death Benefit column.

2) This hypothetical illustration assumes: 1) Contributions and Withdrawals are as of the beginning of the period elected; 2) Each contribution, adjusted for withdrawals, is assumed to grow at a hypothetical gross rate of 11.80%, compounded annually, and reduced by applicable fees and charges; and 3) The values provided in this illustration are as of the end of the year. Hypothetical returns are used for illustration purposes only and should not be deemed a representation of past or future performance, nor a guarantee of any kind. 4) A Net rate of return reflects the Gross rate of return reduced by the asset-based fees: the Investment Management Fee; the Mortality and Expense and Administrative charge; and any elected optional death benefits.

3) The Guaranteed Minimum Income Benefit (GMIB) is an optional rider available for an additional charge of 0.50%% of the Income Base. The GMIB guarantees you a minimum level amount of annual income. You can only elect an annuity date that is within 30 days after any contract anniversary beginning with the 10th contract anniversary. You must elect an annuity date on or before the 30th day following the contract anniversary immediately after your 85th birthday. If the Account Value is withdrawn to zero at any time, the contract will automatically annuitize within 30 days and income payments (if any) will be reduced by any applicable withdrawal adjustments. When exercising GMIB, the amount applied to generate the annuity income, called the Income Base, will be the greater of the Highest Anniversary Value or your initial contribution, adjusted for withdrawals, increased by 5% annually. Any withdrawals between 0 - 5% of the current year's 5% Compounding Income Base will reduce the 5% Compounding Income Base on a dollar-for-dollar basis. Withdrawals greater than 5% annually will reduce the 5% Compounding Income Base proportionately. Any withdrawal will reduce the Highest Anniversary Value (HAV) Income Base proportionately. Guaranteed annuity purchase factors of your contract are then applied to calculate the amount of annual income. The Income Base is not a cash value.

For illustration purposes only. When the account is liquidated prior to the next anniversary, the Annual Increase Income Base is not yet fully valued. For actual contracts where the automatic annuitization feature is exercised, the Income Base is fully valued to the previous year's benefit base when determining the annual income.

However, if your current Account Value and the current annuity purchase factors would provide a higher level of income, you would automatically receive the higher amount. This amount of income would also be guaranteed for life. In this situation, you would have paid for the optional GMIB rider and received no additional benefit.

Additionally, the GMIB may not be appropriate for purchase by a beneficiary under a decedent's IRA (or where otherwise offered, under any other contract which is being "continued" by a beneficiary after the death of the owner or after the death of the annuitant in certain cases). Under the tax rules, such contracts generally require distributions to commence in accordance with tax regulations by the end of the calendar year following the year of the owner's death. The GMIB benefit may not be exercised until 10 years after purchase. It is not clear under these rules whether minimum distribution will be met in all cases where income payments under a life contingent annuity (such as provided under the GMIB) do not begin until after the year following the year of death, as would be the case with a GMIB benefit purchased by such beneficiary. Even if minimum distribution requirements would be met, the value of such benefit may be adversely impacted or eliminated, depending on the beneficiary's own situation, because of required distributions prior to the time that the benefit could be exercised. Consult your own tax advisor prior to purchase.

4) 5% Annual Increase represents the annual 5% compounding income base (and applied to guaranteed annuity purchase factors).

5) When you elect to receive annuity payments under the Income Benefit, you have a choice of two annuity options: A life annuity with a 10 year period certain and a joint last survivor life annuity with a 10 year period certain. However, life annuity with a 10 year period certain shortens for age 80 and above. Therefore, for annuitization ages over 79, the guaranteed component of the life annuity is reduced to 9, 8, 7, 6, and 5 year period certain respectively.

MetLife

Hypothetical Illustration of

MetLife Investors USA Insurance Company
Variable Annuity Series XC

Exclusively prepared for:
Johnny Lunchbucket

Presented By:

Tim Newell
ProEquities, Inc.
579 W North Ave
Ste 200
Elmhurst, Illinois 60126
(630) 941-2530

Prepared On:
11/14/2006

Guaranteed Minimum Income Benefit (GMIB) 5% Annual Increase

	Income Base	Income Benefit
After 10 Years	109,136	$6,836
After 15 Years	139,288	$9,979
After 20 Years	177,771	$15,487

Guaranteed Minimum Income Benefit (GMIB) Highest Anniversary at 9.00% Net

	Income Base	Income Benefit
After 10 Years	157,538	$9,868
After 15 Years	236,884	$16,970
After 20 Years	302,569	$26,360

- Not FDIC Insured
- Not Insured by Any Federal Government Agency
- Not a Deposit
- May Go Down in Value
- Not Guaranteed by Any Bank

This illustration is not complete unless all pages, as noted below, are included. Please read the Important Disclosures at the beginning of this report. This illustration must be preceded or accompanied by a current prospectus for this product and the prospectuses for the investment portfolios available hereunder. The prospectuses contain information about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing.

MetLife

Important Disclosures Regarding Variable Annuity Series XC

This is an illustration and not a contract. The purpose of this illustration is to demonstrate how the performance of the underlying investment options will affect contract values and death benefits over an extended period of time. This illustration is based on a hypothetical rate of return and is not intended to serve as a projection or prediction of future investment returns. It illustrates how much the contract would be worth, and how much the guaranteed minimum income benefit (GMIB) would be, if elected, at the end of each year if: (1) the product were offered and the investor purchased the annuity on the initial payment date; (2) the investor had made the annual contributions or withdrawals as shown; and (3) the investment grew at the hypothetical rate of return noted.

The value of a variable annuity will fluctuate up and down, based on the current performance of the underlying investment options, and the investor may experience a gain or loss. Actual investment results will be more or less than those shown and will depend on a number of factors, including the choice and investment experience of the eligible variable investment options and frequency of contributions. Current performance results, as of the previous month end, are available at www.metlifeinvestors.com.

The values illustrated in this hypothetical illustration include the deduction of all applicable fees and charges as follows: Mortality and Expense and Administrative charge-1.55%, GMIB-0.5%, annual contract fee-$30 [waived for accounts over $50,000], contingent deferred sales charges, and weighted average of the investment management fees (after expense reimbursements), operating expenses and applicable 12b-1 fees of the assets of the underlying investment options at the end of the prior calendar year. The weighted average for investment option expenses used in this illustration is 0.99%. This illustration does not show Account Values allocated to the fixed account. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses, fees and state premium taxes as well as the investment objectives, risks and policies of the underlying portfolios. Certain optional riders have allocation and transfer restriction.

Table of Weighted-Average Portfolio Expenses

Portfolio	Percent of Assets	Portfolio Expense as of May 2006	Asset-Weighted Portfolio Expense
BlackRock Money Market Portfolio	1.29%	0.66%	0.01%
Davis Venture Value Portfolio	4.67%	0.91%	0.04%
Goldman Sachs Mid-Cap Value Portfolio	0.85%	1.03%	0.01%
Harris Oakmark Focused Value Portfolio	3.47%	1.02%	0.04%
Harris Oakmark International Portfolio	2.34%	1.20%	0.03%
Jennison Growth Portfolio	1.50%	0.94%	0.01%
Lazard Mid-Cap Portfolio	1.13%	1.04%	0.01%
Legg Mason Aggressive Growth Portfolio	1.19%	0.97%	0.01%
Legg Mason Value Equity Portfolio	0.00%	1.05%	0.00%
Loomis Sayles Global Markets Portfolio	0.00%	1.15%	0.00%
Lord Abbett Bond Debenture Portfolio	2.79%	0.81%	0.02%
Lord Abbett Growth and Income Portfolio	4.99%	0.79%	0.04%
Met/AIM Small Cap Growth Portfolio	1.38%	1.26%	0.02%
MetLife Aggressive Strategy Portfolio	3.96%	1.12%	0.04%
MetLife Balanced Strategy Portfolio	22.04%	1.02%	0.22%
MetLife Defensive Strategy Portfolio	2.75%	0.99%	0.03%
MetLife Growth Strategy Portfolio	19.97%	1.07%	0.21%
MetLife Moderate Strategy Portfolio	7.02%	1.01%	0.07%
MetLife Stock Index Portfolio	1.92%	0.53%	0.01%
MFS Emerging Markets Equity Portfolio	0.00%	1.55%	0.00%
MFS Research International Portfolio	1.75%	1.22%	0.02%
Neuberger Berman Real Estate Portfolio	0.69%	0.95%	0.01%
Oppenheimer Capital Appreciation Portfolio	3.26%	0.94%	0.03%
PIMCO Inflation Protected Bond Portfolio	2.30%	0.80%	0.02%
PIMCO Total Return Portfolio	3.30%	0.82%	0.03%
RCM Global Technology Portfolio	0.47%	1.44%	0.01%
T. Rowe Price Mid-Cap Growth Portfolio	1.84%	1.07%	0.02%
Third Avenue Small Cap Value Portfolio	2.64%	1.05%	0.03%
Turner Mid-Cap Growth Portfolio	0.32%	1.16%	0.00%
Van Kampen ComStock Portfolio	0.15%	0.93%	0.00%
Western Asset Management U.S. Government Portfolio	0.03%	0.86%	0.00%
			Weighted Avg Fee
			0.99%

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MetLife

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The Account Value for any point in time is an amount equal to the sum of each Accumulation Unit Value multiplied by the number of Units allocated to the Contract for each investment option. This value will fluctuate due to the investment performance of the selected variable investment option(s). The Account Value reflects deduction of all charges except the contingent deferred sales charge. It does not reflect the impact of premium taxes, income taxes or the 10% federal income tax penalty for most withdrawals prior to age 59 1/2.

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All numbers illustrated throughout this report have been rounded to the nearest dollar.

MetLife

Hypothetical Illustration of Variable Annuity Series XC

Prepared For: Johnny Lunchbucket, age 62, gender Male
Requested By: Tim Newell
Prepared On: November 14, 2006
Contract Type: Non-Qualified

Assumptions:
Total Contribution(s): $67,000
Death Benefit[1]: **Principal Protection**
Withdrawal Type: None
Investment[2]: Hypothetical Account @ 9.00% (net rate) 11.80% (gross rate)
Cumulative Extra Credit(s): $2,680
State: IL
GMIB[3,4] Payout: **Single Life w/Period Certain[5]**

Hypothetical Account Values					Guaranteed Minimum Income Benefit[3]				Guaranteed Death Benefit
					5% Annual Increase[4]		Highest Anniversary Value @ 9.00% Hypothetical		
Anniversary Year	Age	Contribution(s)[2]	Withdrawal Value[2]	Account Value[2]	Income Base	Income Benefit	Income Base	Income Benefit	Hypothetical[1] Death Benefit
Inception	62	$67,000	$64,320	$69,680	67,000	-	67,000	-	$69,680 AV
1	63	0	70,775	75,599	70,350	$0	75,599	$0	75,599 AV
2	64	0	77,201	82,025	73,868	0	82,025	0	82,025 AV
3	65	0	84,777	88,998	77,561	0	88,998	0	88,998 AV
4	66	0	92,944	96,562	81,439	0	96,562	0	96,562 AV
5	67	0	101,755	104,770	85,511	0	104,770	0	104,770 AV
6	68	0	111,264	113,676	89,786	0	113,676	0	113,676 AV
7	69	0	121,529	123,338	94,276	0	123,338	0	123,338 AV
8	70	0	132,616	133,822	98,990	0	133,822	0	133,822 AV
9	71	0	145,197	145,197	103,939	0	145,197	0	145,197 AV
10	72	0	157,538	157,538	109,136	6,836	157,538	9,868	157,538 AV
11	73	0	170,929	170,929	114,593	7,357	170,929	10,974	170,929 AV
12	74	0	185,458	185,458	120,322	7,941	185,458	12,240	185,458 AV
13	75	0	201,222	201,222	126,338	8,566	201,222	13,643	201,222 AV
14	76	0	218,326	218,326	132,655	9,249	218,326	15,222	218,326 AV
15	77	0	236,884	236,884	139,288	9,979	236,884	16,970	236,884 AV
16	78	0	257,019	257,019	146,253	10,758	257,019	18,906	257,019 AV
17	79	0	278,865	278,865	153,565	11,610	278,865	21,082	278,865 AV
18	80	0	302,569	302,569	161,243	12,751	302,569	23,927	302,569 AV
19	81	0	328,287	328,287	169,306	14,039	302,569	25,089	328,287 AV
20	82	0	356,320	356,320	177,771	15,487	302,569	26,360	356,320 AV
Totals		$67,000					Greater of*		

MetLife

Hypothetical Illustration of Variable Annuity Series XC

Prepared For: Johnny Lunchbucket, age 62, gender Male
Requested By: Tim Newell
Prepared On: November 14, 2006
Contract Type: Non-Qualified

Assumptions:
State: IL
Total Contribution(s): $67,000
GMIB[3,4] Payout: **Single Life w/Period Certain[5]**
Death Benefit[1]: **Principal Protection**
Withdrawal Type: None
Investment[2]: Hypothetical Account @ 0% (gross rate) (2.51%) (net rate)
Cumulative Extra Credit(s): $2,680

Hypothetical Account Values					Guaranteed Minimum Income Benefit[3]				Guaranteed Death Benefit
					5% Annual Increase[4]		Highest Anniversary Value @ 0% Hypothetical		
Anniversary Year	Age	Contribution(s)[2]	Withdrawal Value[2]	Account Value[2]	Income Base	Income Benefit	Income Base	Income Benefit	Hypothetical[1] Death Benefit
Inception	62	$67,000	$64,320	$69,680	67,000	-	67,000	-	$69,680 AV
1	63	0	62,757	67,581	70,350	$0	67,581	$0	67,581 AV
2	64	0	60,781	65,516	73,868	0	67,581	0	67,000 PP
3	65	0	59,483	63,485	77,561	0	67,581	0	67,000 PP
4	66	0	58,174	61,486	81,439	0	67,581	0	67,000 PP
5	67	0	56,854	59,516	85,511	0	67,581	0	67,000 PP
6	68	0	55,522	57,574	89,786	0	67,581	0	67,000 PP
7	69	0	54,176	55,659	94,276	0	67,581	0	67,000 PP
8	70	0	52,817	53,768	98,990	0	67,581	0	67,000 PP
9	71	0	51,900	51,900	103,939	0	67,581	0	67,000 PP
10	72	0	50,052	50,052	109,136	6,836	67,581	4,233	67,000 PP
11	73	0	48,194	48,194	114,593	7,357	67,581	4,339	67,000 PP
12	74	0	46,354	46,354	120,322	7,941	67,581	4,460	67,000 PP
13	75	0	44,529	44,529	126,338	8,566	67,581	4,582	67,000 PP
14	76	0	42,719	42,719	132,655	9,249	67,581	4,712	67,000 PP
15	77	0	40,921	40,921	139,288	9,979	67,581	4,841	67,000 PP
16	78	0	39,134	39,134	146,253	10,758	67,581	4,971	67,000 PP
17	79	0	37,355	37,355	153,565	11,610	67,581	5,109	67,000 PP
18	80	0	35,581	35,581	161,243	12,751	67,581	5,344	67,000 PP
19	81	0	33,812	33,812	169,306	14,039	67,581	5,604	67,000 PP
20	82	0	32,046	32,046	177,771	15,487	67,581	5,888	67,000 PP
Totals		$67,000					Greater of[4]		

Johnny and Vicky Lunchbucket monthly income analysis

Fixed Income		Amount Invested	Yield	Available Monthly Income	Needed Monthly Income
NonQ	Inland American	$ 206,241.53	6.10%	$ 1,048.39	
NonQ	Behringer Harvard I	$ 68,747.18	7.00%	$ 401.03	
		$ 274,988.70			
	Total Monthly Fixed Income			$ 1,449.42	$ 1,449.42

Managed Equities					
NonQ	Cam or Metlife Account	$ 66,999.84			
Qualified	Manning and Napier	$ 420,123.00	2%		$ 700.21
	Total Monthly Equity Income	$ 487,122.84	5%	$ 2,029.68	
			6%	$ 2,435.61	
			7%	$ 2,841.55	

Cash					
	MoneyMarket	$ 23,570.46	4%	$ 78.57	$ 78.57

Total Invested	**$ 785,682.00**	3%		$ 2,228.19

Total Monthly Income (Fixed income plus equity income)	5%	$ 3,557.67	
Total Monthly Income (Fixed income plus equity income)	6%	$ 3,963.60	
Total Monthly Income (Fixed income plus equity income)	7%	$ 4,369.54	