

Metropolitan Life Ins Co

Group Affiliation: Metropolitan Life & Affiliated
Address: One MetLife Plaza Area 7B
 Long Island City NY 11101
Phone: 212-579-2211

Domicile: NY
NAIC Number: 65978
Year Established: 1868
Company Type: Stock

Ratings

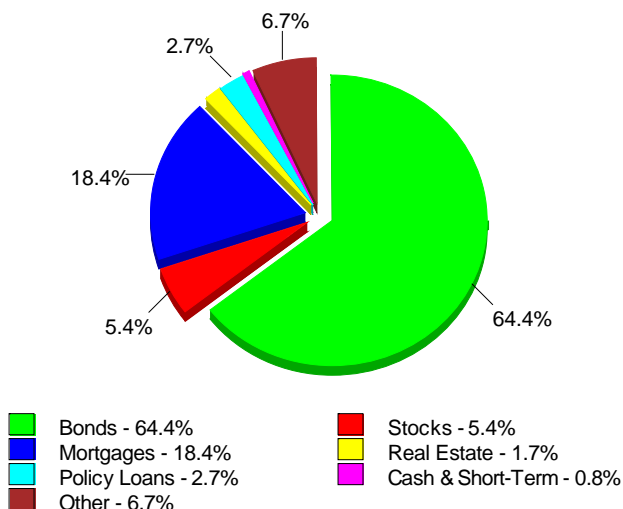
A.M. Best Company(Best's Rating, 15 ratings) A+ (2)
 Standard & Poor's(Financial Strength, 20 ratings) AA (3)
 Moody's(Financial Strength, 21 ratings) Aa2 (3)
 Fitch Ratings(Financial Strength, 21 ratings) AA (3)
 TheStreet.com(Safety Rating, 16 ratings) B+ (4)
 Comdex(Percentile in Rated Companies) 94

Assets & Liabilities

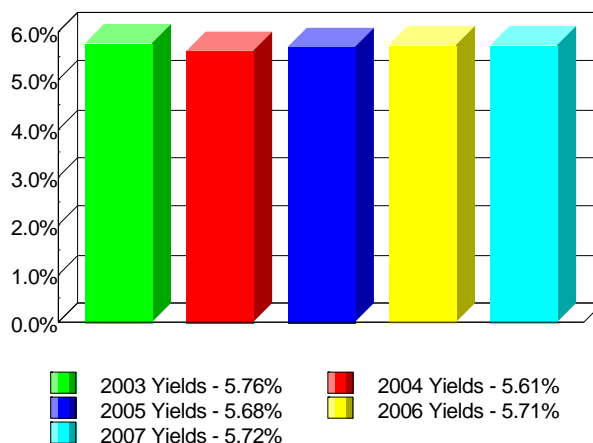
Total Admitted Assets 297,465,527
 Total Liabilities 284,461,548
 Separate Accounts 78,415,535
 Total Surplus & AVR 16,395,253
 As % of General Account Assets 7.5%

Invested Assets

Total Invested Assets 209,923,708



Investment Yields



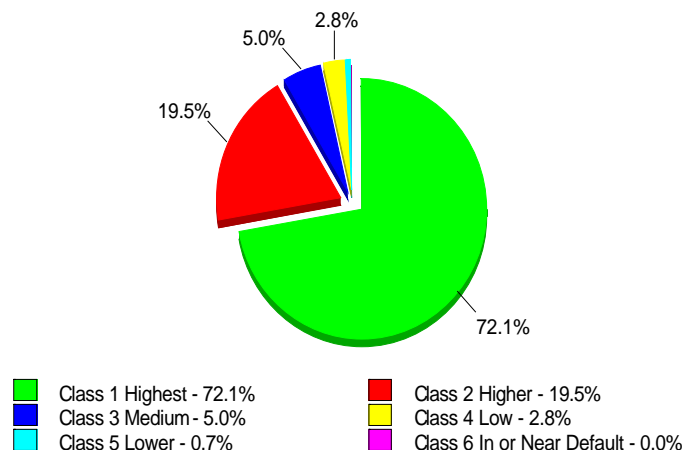
5 Year Average

5.70%

Non-Performing Assets

Bonds In or Near Default 0.0%
 Problem Mortgages 0.1%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.1%
 As a Percent of Invested Assets 0.0%

Bond Quality



Income & Earnings

Total Income 19,433,385
 Net Premiums Written 26,227,771
 Earnings Before Dividends and Taxes 2,535,177
 Net Operating Earnings 2,069,704

Data for Year-End 2007 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2008.

Presented by: Charles Krugh, Doctor Disability Insurance, 1271 Puerta Del Sol, Suite 100, San Clemente, CA 92673 Phone: 866-899-7318 Email: chuck@doctordisability.com