

Metropolitan Life Insurance Company
10 Park Avenue
P. O. Box 1902
Morristown, NJ 07962-1902



Todd F. Lurie
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March 30, 2012

International Swaps and Derivatives Association, Inc.

Send to: MuniCDSProtocol@isda.org

Dear Sirs,

2012 ISDA U.S. Municipal Reference Entity CDS Protocol - Adherence

The purpose of this letter is to confirm our adherence to the 2012 ISDA U.S. Municipal Reference Entity CDS Protocol as published by the International Swaps and Derivatives Association, Inc. on March 5, 2012 (the **March 2012 Protocol**). This letter constitutes, as between each other March 2012 Adhering Party and us, an Adherence Letter as referred to in the March 2012 Protocol. The definitions and provisions contained in the March 2012 Protocol are incorporated into this Adherence Letter, which will supplement and form part of each Protocol Covered Transaction (now or in the future) entered into between us and each other March 2012 Adhering Party.

1. Specified Terms

As between each other March 2012 Adhering Party and us, the amendments in Schedule 1 of the March 2012 Protocol shall apply to Protocol Covered Transactions to which we are a party in accordance with the terms of the March 2012 Protocol.

2. Appointment as Agent and Release

We hereby appoint ISDA as our agent for the limited purposes of the March 2012 Protocol and accordingly we waive any rights and hereby release ISDA from any claims, actions or causes of action whatsoever (whether in contract, tort or otherwise) arising out of or in any way relating to this Adherence Letter or our adherence to the March 2012 Protocol or any actions contemplated as being required by ISDA.

3. DTCC Account Number

For purposes of electronic matching and counterparty recognition, our DTCC Account Number is as follows, but you understand and agree that our failure to provide any such details pursuant to this Adherence Letter will not affect the legal validity and binding nature of the March 2012 Protocol with respect to us:

DTCC Account Number: [●]

4. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: Todd F. Lurie

Address: c/o MetLife, P.O. Box 1902, 10 Park Avenue, Morristown, NJ 07962

Telephone: (973) 355-4368 Fax: (212) 743-0649

E-mail: tlurie@metlife.com

We consent to the publication of a conformed copy of this letter by ISDA and to the disclosure by ISDA of the contents of this letter.

Yours faithfully,

METROPOLITAN LIFE INSURANCE COMPANY, for itself and as Investment/Asset Manager, acting on behalf of the clients, investors funds, accounts, and/or other principals listed in the relevant Governing Master Agreement entered into between it (as Agent) and another March 2012 Adhering Party.

By:

Name: Todd F. Lurie
Title: Assistant General Counsel
Signature: /Todd F. Lurie/

ATTACHMENT

MetLife, Inc.
Metropolitan Tower Life Insurance Company
MetLife Investors USA Insurance Company
New England Life Insurance Company
General American Life Insurance Company
MetLife Investors Insurance Company
First MetLife Investors Insurance Company
Metropolitan Property and Casualty Insurance Company
MetLife Bank, N.A.
Exeter Reassurance Company Ltd.
Metropolitan Life Insurance Company on behalf of its Separate Account 466
Ten Park SPC
One Madison Investments (Cayco) Limited
MetLife Insurance Company of Connecticut
Euro TL Investments LLC
MetLife Worldwide Holdings, Inc.
MetLife Insurance and Investment Trust