

Vincent Cirulli, Director
Metropolitan Life Insurance Company
10 Park Avenue
P.O. Box 1902
Morristown, NJ 07962
vcirulli@metlife.com
973-647-3266



International Swaps and Derivatives Association, Inc.
360 Madison Avenue, 16th Floor
New York, NY 10017

Dear Sirs,

2005 Novation Protocol - Adherence

The purpose of this letter is to confirm our adherence to the 2005 Novation Protocol as published by the International Swaps and Derivatives Association, Inc. on September 12, 2005 (the "Protocol"). This letter constitutes an Adherence Letter as referred to in the Protocol. The definitions and provisions contained in the Protocol are incorporated into this Adherence Letter, which will supplement and form part of the Master Agreement (now or in the future) between us and each other Adhering Party.

1. Specified Terms

The terms of Annex 1 shall apply.

2. Appointment as Agent and Release

We hereby appoint ISDA as our agent for the limited purposes of the Protocol and accordingly we waive, and hereby release ISDA from, any rights, 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 Protocol or any actions contemplated as being required by ISDA

3. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: c/o Metropolitan Life Insurance Company

Address: 10 Park Avenue P O. Box 1902

Telephone: (973) 647-3266

Fax: (973) 647-3052

E-mail: vcirulli@metlife.com

With a copy to:

C/o Metropolitan Life Insurance Company

Address: 10 Park Avenue, P.O. Box 1902

Derivatives Documentation

Phone: (973) 355-4255

Fax: (973) 355-4105

We consent to the publication of the 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, in its individual capacity
and as investment manager on behalf of
MetLife, Inc.
Exeter Reassurance Company, Ltd.
First MetLife Investors Insurance Company
General American Life Insurance Company
MetLife Bank National Association
MetLife Investors Insurance Company
MetLife Investors USA Insurance Company
Metropolitan Property and Casualty Insurance Company
Metropolitan Tower Life Insurance Company
Missouri Reinsurance (Barbados), Inc.
New England Life Insurance Company
One Madison Investments (CAYCO) Limited
Separate Account 466

Name: Vincent Cirulli
Title: Director
Signature: /s/ Vincent Cirulli