

MetLife, Inc.
One MetLife Plaza
27-01 Queens Plaza North
Long Island City, NY 11101-4015



C. Robert Henrikson
Chairman of the Board,
President and Chief Executive Officer

April 28, 2006

Dear Dave:

On behalf of MetLife and the International Longevity Center-USA, I would like to extend our sincerest appreciation for your participation in our recent national benefits symposium, *Envisioning the Future: The Impact of Longevity on the Workplace*, held this past April 2-3 in Washington, D.C.

By all accounts, the symposium was a tremendous success, as evidenced by the overwhelmingly positive responses we received from the program's attendees. I think you will agree that increased longevity is a significant, complex issue, which requires close collaboration among the best and brightest from the benefits industry, academia, corporate America, and the government. I have no doubt that this event would not have been so intellectually stimulating without the participation of you and the other distinguished speakers. Thank you for sharing your knowledge, your experience, and your time.

As a token of our appreciation, please accept this small gift as a reminder of *Envisioning the Future*. I look forward to the next time we are fortunate enough to collaborate together.

Sincerely,

A handwritten signature in black ink that reads "C. Robert Henrikson". The signature is written in a cursive, flowing style.

C. Robert Henrikson