

June 16, 2008

Brandon Rowell
Account Executive
MetLife Institutional Sales
Re: Confirmation Letter

Dear Brandon,

I am pleased to inform you of the following actions that will be taken as a result of you accepting the Client Executive position within Mid-Large Sales effective July 1, 2008:

- Effective 7/1/08 your base salary will be \$65,000 annually, which will be payable semi-monthly.
- You will receive a guaranteed payment beginning 7/1/08 thru 6/30/09 in the amount of \$12,083 payable monthly in the last payroll of the month. Through the provisions of the 2008 CE Incentive Compensation Plan you will have the opportunity to earn more than the guaranteed amount, but you will not earn less. Any business sold with an effective date of 7/1/08 or later will be counted against the guarantee regardless of the origin of the business in Cleveland or Atlanta. You must be actively employed at the time of payment.
- You will continue to be eligible for incentive compensation based on your production in your current role as a Mid-Large Sales Account Executive for business sold prior to your transition date, based on an agreement with Mid-Large Sales Market Management. Your eligibility to receive a Customer Retention Award will be based on the provision of your 2008 AE Incentive Compensation Plan.
- For the remaining calendar year 2008 you will be eligible to receive incentive compensation under the Mid-Large – Client Executive (CE) Incentive Compensation Plan. As a Client Executive, you will be responsible for renewing and up selling all cases with 500+ lives. You will also have new sales goals set for you in Atlanta. Any compensation earned in 2008 in your role as a Mid-Large Client Executive will be applied towards the monthly guarantee referenced above. A copy of the 2008 plan will be provided to you.
- You will be able to attend the 2009 Leaders and Chairman's conferences based on your 2008 production and eligibility in your current role as an Account Executive.
- For the position you are required to maintain a FINRA Series 6&63 license at MetLife's expense.
- You will also be required to maintain your Life and Health licenses in order to do any solicitation of business. If you fail to complete the licensing requirements as stipulated above, your employment will be terminated.
- You will be eligible for relocation benefits identified in the MetLife U.S. Domestic Relocation Program – Lump Sum Cash Relocation Plan in the amount of \$28,500. Please note that you will be responsible for pro-rated reimbursement of relocation costs should you terminate employment with MetLife within one year of employment in your new position. A copy of the Relocation Program will be provided to you.

I look forward to working with you in your new capacity.

If you have any questions, please feel free to contact me.

Sincerely,

Jeff Trinkwon, Regional Director
Southeastern Region Mid-Large Sales
Employee Benefits Sales