

PORTABILITY

FORM OF CERTIFICATE OF BENEFICIAL INTEREST

THE BENEFICIAL INTEREST IN THE TRUST (AS DEFINED BELOW) REPRESENTED BY THIS CERTIFICATE OF BENEFICIAL INTEREST HAS NOT BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933, AS AMENDED (THE "ACT"), OR ANY STATE SECURITIES LAW, AND MAY NOT BE DIRECTLY OR INDIRECTLY OFFERED OR SOLD OR OTHERWISE DISPOSED OF BY THE HOLDER HEREOF.

CERTIFICATE OF BENEFICIAL INTEREST

For The MetLife Group

Life and Health Insurance Program Trust

Certificate No./Customer No. _____

The MetLife Group Life and Health Insurance Program Trust, a Delaware statutory trust (the "Trust"), governed by a Trust Agreement of the Trust, dated as of 21st day of December, 2006, as amended from time to time (the "Trust Agreement"), hereby certifies that _____ (the "Owner") is the owner of a Beneficial Interest in the Trust provided for and created by the Trust Agreement. This Certificate of Beneficial Interest is issued pursuant to, and the Owner is entitled to, the benefits of the Trust Agreement, and the Owner by acceptance hereof agrees to be, and shall be, bound by the terms of the Trust Agreement. Reference is hereby made to the Trust Agreement for a statement of the rights and obligations of the Owner.

Capitalized terms used herein without definition have the meanings ascribed to them in or by reference in the Trust Agreement.

The Owner, by its acceptance of this Certificate of Beneficial Interest, warrants and represents to the Trustee and to the Owners of the other Certificates of Beneficial Interest issued under the Trust Agreement that the Owner is not acquiring this Certificate of Beneficial Interest in the capacity of an "Investment Company" as such term is defined in the Investment Company Act of 1940, as amended, and, to the fullest extent permitted by law, agrees not to transfer this Certificate of Beneficial Interest.

This Certificate of Beneficial Interest shall in all respects be governed by, and construed in accordance with, the laws of the State of Delaware (excluding conflict of laws rules).

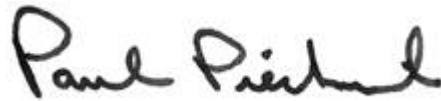
In the event of a conflict between this Certificate of Beneficial Interest and the Trust Agreement, the terms of the Trust Agreement shall prevail.

[Remainder of this page intentionally left blank]

IN WITNESS WHEREOF, the Trust, pursuant to the Trust Agreement, has caused this Certificate of Beneficial Interest to be issued as of the date hereof.

THE METLIFE GROUP LIFE AND HEALTH
INSURANCE PROGRAM TRUST

By: METROPOLITAN LIFE INSURANCE
COMPANY, as Settlor

A handwritten signature in black ink that reads "Paul Piechnik". The signature is written in a cursive style with a large initial "P".

By:

Name: Paul Piechnik

Title: Senior Vice President – Product & Pricing