ANNUITIES | VARIABLE

Preference Premier®

MetLife

IF you could provide more
for your loved ones.

Enhanced Death Benefit & Earnings Preservation Benefit

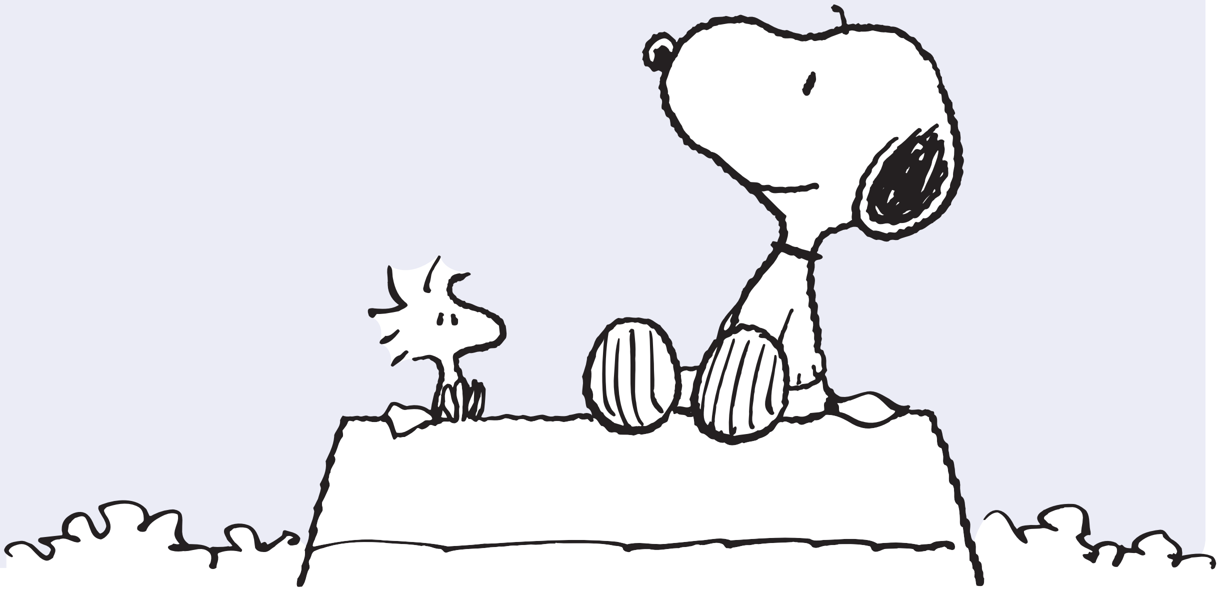
ISSUED BY METROPOLITAN LIFE INSURANCE COMPANY

what if you could provide more for

your loved ones and maximize your legacy

As you plan for your retirement years, you can also plan for your family's financial future. If something should happen to you, it is important that your loved ones be taken care of – and that they retain the most assets possible.

With the Preference Premier variable annuity and a death benefit, you can help protect your loved ones by providing them with a lump sum or stream of income if you should die and had not annuitized your contract.



What is a variable annuity?

In simplest terms, a variable annuity is a long-term contract between you and an insurance company in which the insurance company makes periodic lifetime payments to you. A variable annuity contains investment options that have the potential to grow and insurance features that offer protection, such as living and death benefits.

Variable annuities:

- Are one of the only investments you can buy that offer income for life, no matter how long you live.
- Offer a wide variety of investment options to help you diversify and grow your purchase payments on a tax-deferred basis.[1] This may help you keep pace with inflation.
- Provide the ability to reduce downside risk by offering a variety of optional living and death benefit riders that can help grow and protect immediate or future income and help provide for your loved ones, regardless of market conditions.
- Give you the flexibility to withdraw portions of your account value if you choose. You can use the money as an ongoing source of extra income or withdraw it periodically, as unexpected financial needs arise.

Although a variable annuity may be an appropriate choice for some people as part of an overall retirement portfolio, it is not suitable for everyone. You should speak with your financial professional to see if a variable annuity is right for you. Please read the prospectus for complete details before investing.

To provide the investment and insurance-related features, variable annuities contain certain fees, including contract fees, a separate account charge, and variable investment option charges and expenses. Optional living and death benefit riders carry additional charges.

Like most investments, variable annuity contracts will fluctuate in value and are subject to loss due to market declines, even when an optional protection benefit rider is elected.

Withdrawal charges may apply if you withdraw principal too soon. Withdrawals of taxable amounts are subject to ordinary income tax and a 10% Federal income tax penalty may apply if made prior to age 59½. Withdrawals will reduce the living and death benefits and account value. Please see the prospectus for complete details.

Guarantees apply to certain insurance and annuity products, including optional benefits, (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

1 If you are buying a variable annuity to fund a qualified retirement plan or IRA, you should do so for the variable annuity's features and benefits other than tax deferral. In such cases, tax deferral is not an additional benefit of the variable annuity. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration.

select the death benefit that best fits your needs

When you purchase the Preference Premier variable annuity, you may select one of the three death benefits listed below and, in addition, may also elect the optional Earnings Preservation Benefit rider.

Standard Death Benefit

This benefit comes standard with your contract at no additional cost. Your beneficiaries receive the greatest of your account value, total purchase payments adjusted proportionately for withdrawals, or your highest anniversary value as of each 5th contract anniversary through age 80, adjusted proportionately for withdrawals.

Annual Step-Up Death Benefit

This optional benefit potentially provides a larger death benefit by locking in account value gains on contract anniversaries up to the oldest contract owner's 81st birthday. Withdrawals reduce this death benefit on a proportionate (pro rata) basis.

Enhanced Death Benefit

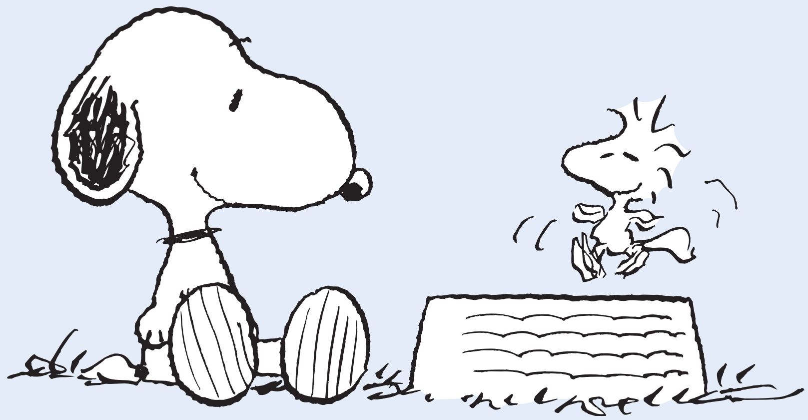
This optional benefit captures account value gains on contract anniversaries in up markets and grows at a consistent rate in flat or down markets. It also allows for certain withdrawals while maintaining a death benefit. Under the Enhanced Death Benefit, we calculate a "benefit base" that determines your death benefit and withdrawals.

Earnings Preservation Benefit

This optional benefit may be elected in addition to one of the other three death benefits. Helps offset taxes, that may be due at death, by providing an additional death benefit based on the "earnings" within the account.

The optional benefits are available for an additional cost and are irrevocable once elected. The Enhanced Death Benefit is referred to as Enhanced Death Benefit II in the prospectus.

The remainder of this brochure discusses the benefits of the **Enhanced Death Benefit** and **Earnings Preservation Benefit** riders.



advantages of the Enhanced Death Benefit

capture market gains

Lock in market gains in up markets, increasing the amount you leave behind. If your account value increases, you can increase the amount you'll leave to your beneficiaries.

manage market declines

Grow the death benefit amount at a consistent rate in flat or down markets. The death benefit amount compounds at a steady rate, regardless of what happens in the market.

take care of yourself and your loved ones

Take withdrawals while maintaining a death benefit. You can take withdrawals whenever you need them. If you stay within the Enhanced Death Benefit terms, the amount you leave to your loved ones will be maintained.

Plus, you have the option to elect the GMIB Plus living benefit rider with the Enhanced Death Benefit to help protect your future income and death benefit amount from market fluctuations.

continue the contract in your spouse's name

Take care of your spouse if you should die unexpectedly. Your spouse may be able to continue the contract and any riders in his or her own name if you should die and had not annuitized the contract.[1]

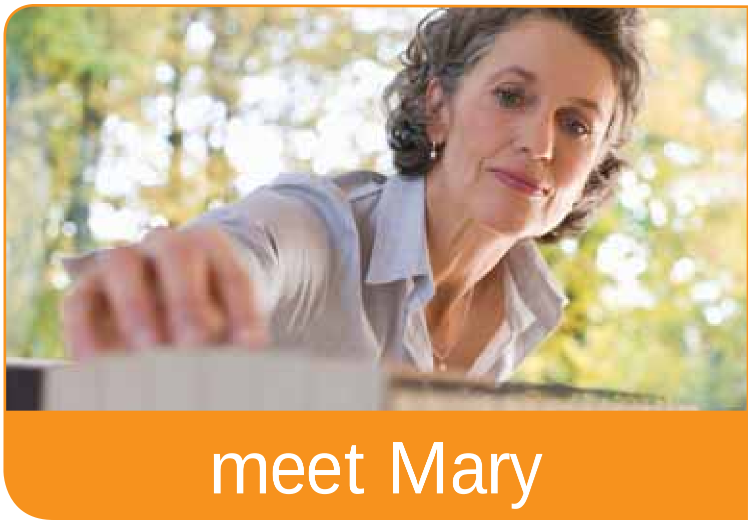
1 See spousal continuation disclosure on page 11.

Let's take a look at the

Enhanced Death Benefit

in action.

A hypothetical example of the protection this optional benefit provides

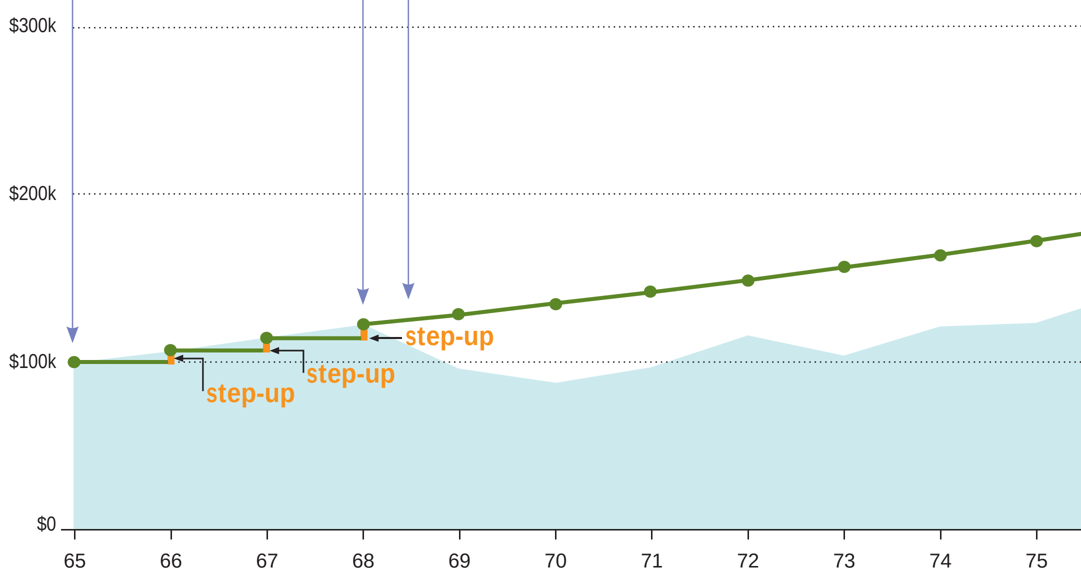


lock in gains

Initial Investment (also initial benefit base):	**$100,000**
In three years benefit base increases to:	**$122,051**

With the Preference Premier variable annuity and the optional Enhanced Death Benefit rider, Mary can capture market gains each year. On each contract anniversary, if the account value exceeds the 5% Compounding benefit base, she can lock in the gains by increasing (stepping up) her benefit base (death benefit) to the higher amount. She can do this up to age 81.

Because of good market performance, after three years, Mary's benefit base has increased to $122,051.



This example is hypothetical and for illustrative purposes only. It does not represent the past, present or future performance of any actual investment.

There is another benefit base called the Highest Anniversary Value. See page 10 for details.

The gross average annual rate of return in this example, for the entire period, is 2.32%. The rate of return is a steady rate of return for the contract year. The account value is reduced by a Separate Account Charge of 1.25%, a hypothetical weighted average for investment option expenses of 1.00% and the 0.60% Enhanced Death Benefit rider fee (issue ages 69 and younger), which is deducted at the beginning of the year starting on the first contract anniversary. No withdrawals are taken in this example. The effects of income taxes have not been reflected in this illustration.

Mary . . .

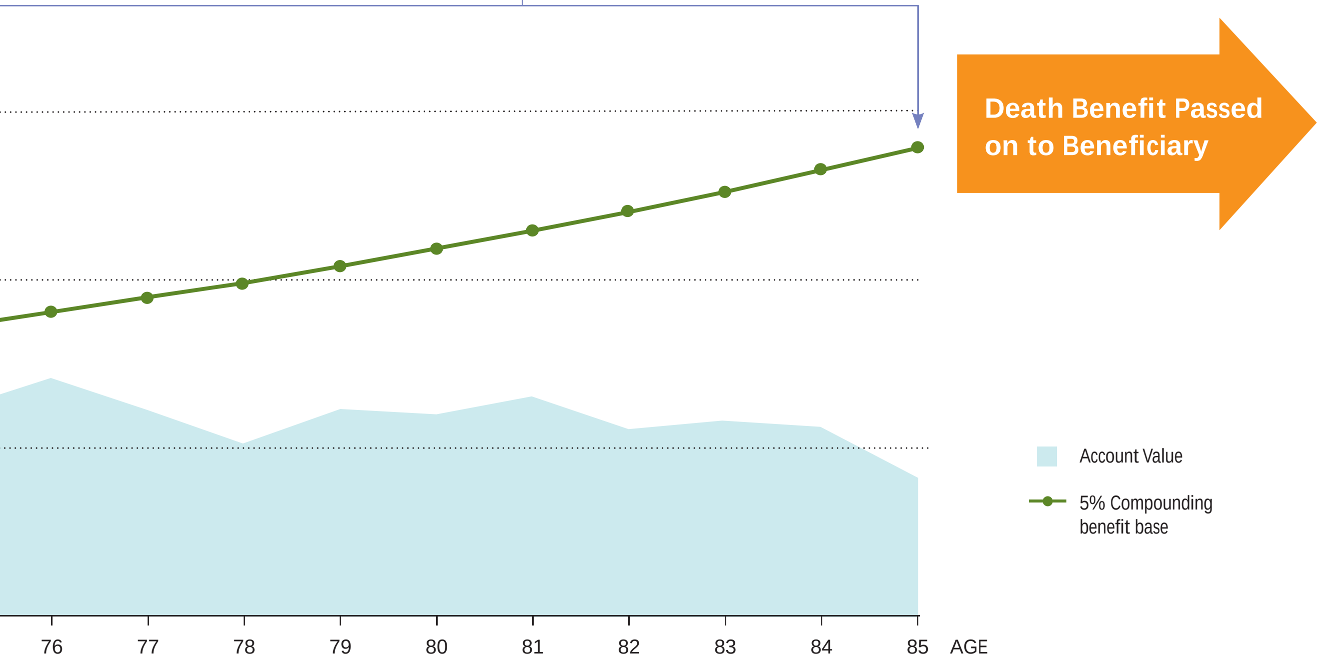
- Is age 65, retired and living off a good-sized pension and other non-qualified investments
- Has $100,000 to invest that she doesn't plan to take immediate income from and would like to leave a legacy to her son
- Would like to protect her death benefit from market volatility

Mary decides to invest the $100,000 in the Preference Premier variable annuity with the optional Enhanced Death Benefit rider so that she can leave a death benefit to her son, if she does not use her variable annuity assets for retirement income.

Benefit base compounds to:	**$279,744** after 20 years
Mary passes on:	**$279,744** to her beneficiary

Even when the market begins to decline, Mary's 5% Compounding benefit base continues to compound at 5% per year.[1] When Mary dies, her beneficiary receives a death benefit equal to the 5% Compounding benefit base amount of $279,744, even though her account value dropped to $82,878.

grow your death benefit IN A DOWN MARKET



1 The 5% Compounding benefit base will continue to grow at 5% per year through the contract anniversary prior to the oldest contract owner's 91st birthday. See page 10 for details.

Let's look at the numbers

behind the Mary scenario

They demonstrate how Mary is able to capture market gains and then continue to grow the death benefit when the market declines.

The table below corresponds to the graph on the previous pages.

This example is hypothetical and for illustrative purposes only. It does not represent the past, present or future performance of any actual investment.

AGE	GROSS ANNUAL RETURN	ACCOUNT VALUE (End of Year)	5% COMPOUNDING BENEFIT BASE
65		$100,000	$100,000
66	9.64%	$106,570	$106,570*
67	10.53%	$114,505	$114,505*
68	9.66%	$122,051	$122,051*
69	-18.79%	$96,143	$128,154
70	-6.06%	$87,501	$134,561
71	14.57%	$97,173	$141,290
72	22.69%	$115,681	$148,354
73	-7.61%	$103,559	$155,772
74	20.36%	$120,894	$163,560
75	5.39%	$123,541	$171,738
76	18.33%	$141,855	$180,325
77	-10.57%	$122,901	$189,341
78	-13.90%	$102,270	$198,809
79	24.09%	$122,832	$208,749
80	1.48%	$120,561	$219,186
81	12.07%	$130,727	$230,146
82	-11.44%	$111,745	$241,653
83	8.08%	$116,565	$253,736
84	0.61%	$113,063	$266,423
85	-23.51%	$82,878	**$279,744**

In the first three years, the market performs well so Mary steps up her benefit base to equal the account value.

After that, her benefit base compounds at 5% each year, allowing the death benefit to grow despite market fluctuations.

When Mary dies at age 85, her account value is $82,878, but her beneficiary receives the 5% Compounding benefit base value of **$279,744**.

The following applies to the hypothetical examples on pages 6 and 7. The gross average annual rate of return in this example, for the entire period, is 2.32%. The rate of return is a steady rate of return for the contract year. The account value is reduced by a Separate Account Charge of 1.25%, a hypothetical weighted average for investment option expenses of 1.00% and the 0.60% Enhanced Death Benefit rider fee (issue ages 69 and younger), which is deducted at the beginning of the year starting on the first contract anniversary. The example on page 7 is also reduced by the 0.25% Earnings Preservation Benefit rider fee. The effects of income taxes have not been reflected in this illustration.

* An optional step-up occurs because the account value exceeds the current year's 5% Compounding benefit base.

what if you could

Maximize and Protect the Death Benefit?

The Earnings Preservation Benefit

The optional Earnings Preservation Benefit rider can be combined with any of the death benefits to potentially give your beneficiary additional assets at your death. These additional assets are commonly used to help offset income taxes that may be due after your death. If you purchase the annuity at ages 0 - 69, your beneficiary receives an additional 40% of the "earnings" in your account. If you are ages 70 - 77 at contract issue, it's an additional 25% of the "earnings".[1] Plus, there is an unlimited dollar amount on this benefit! The greater the amount of "earnings" in the death benefit, the greater the Earnings Preservation Benefit will be.

Hypothetical Example: Enhanced Death Benefit + Earnings Preservation Benefit

When you combine the Enhanced Death Benefit with the Earnings Preservation Benefit, you can help maximize and protect your assets for your loved ones. Let's revisit Mary and see what happens when she elects both optional riders at contract issue.

MAXIMUM DEATH BENEFIT STRATEGY

AGE	GROSS ANNUAL RETURN	ACCOUNT VALUE (End of Year)	5% COMPOUNDING BENEFIT BASE	+ EARNINGS PRESERVATION BENEFIT	= TOTAL DEATH BENEFIT
65		$100,000	$100,000		$100,000
66	9.64%	$106,302	$106,302*	$2,521	$108,823
67	10.53%	$113,930	$113,930*	$5,572	$119,502
68	9.66%	$121,134	$121,134*	$8,454	$129,588
69	-18.79%	$95,180	$127,191	$10,876	$138,067
70	-6.06%	$86,405	$133,550	$13,420	$146,970
71	14.57%	$95,709	$140,228	$16,091	$156,319
72	22.69%	$113,645	$147,239	$18,896	$166,135
73	-7.61%	$101,471	$154,601	$21,840	$176,441
74	20.36%	$118,146	$162,331	$24,933	$187,264
75	5.39%	$120,413	$170,448	$28,179	$198,627
76	18.33%	$137,896	$178,970	$31,588	$210,558
77	-10.57%	$119,147	$187,919	$35,167	$223,086
78	-13.90%	$98,868	$197,315	$38,926	$236,241
79	24.09%	$118,414	$207,180	$42,872	$250,052
80	1.48%	$115,895	$217,539	$47,016	$264,555
81	12.07%	$125,307	$228,416	$47,016	$275,432
82	-11.44%	$106,792	$239,837	$47,016	$286,853
83	8.08%	$111,060	$251,829	$47,016	$298,845
84	0.61%	$107,387	$264,421	$47,016	$311,437
85	-23.51%	$78,445	$277,642	$47,016	**$324,658**

In the first three years, the market performs well so Mary steps up her benefit base to equal the account value.

After that, her benefit base compounds at 5% each year, allowing the death benefit to grow despite market fluctuations. After 20 years, it has grown to $277,642.

Add the Earnings Preservation Benefit value of $47,016 (40% of "earnings" at age 80)[1] on to the amount of the 5% Compounding benefit base at age 85, and Mary passes on a total death benefit of **$324,658**.

By comparing the tables on pages 6 and 7, you can see that due to the annual 0.25% Earnings Preservation Benefit fee, the account value after 20 years is $78,445, compared to $82,878. However, the total death benefit is $324,658, compared to $279,744. That's an additional 16% passed on to the beneficiary!

1 "Earnings" are the difference between the death benefit payable less total purchase payments that have not already been withdrawn, less any investment gain since the contract anniversary prior to the oldest contract owner's 81st birthday. On or after this anniversary, the benefit amount remains but will no longer increase in value. In this hypothetical example, the Earnings Preservation Benefit is the [5% Compounding benefit base at age 80 ($217,539) – total purchase payments ($100,000)] x 40% = $47,016.

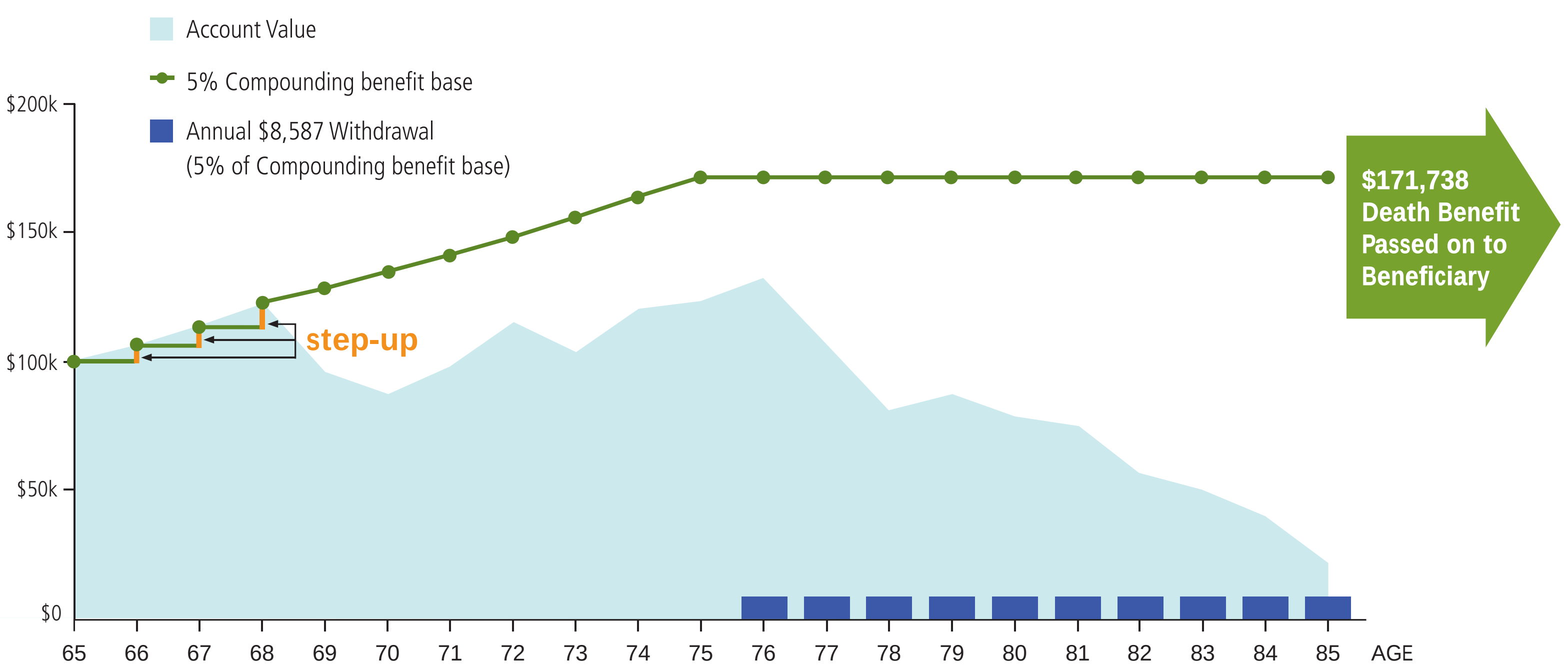
The charge for the Earnings Preservation Benefit rider will continue to be deducted while the rider is in effect. The extra benefit is subject to ordinary income tax. Partial withdrawals reduce or eliminate gain. The Earnings Preservation Benefit does not provide a benefit if there is no gain in the contract. There is no guarantee that amounts provided by the Earnings Preservation Benefit rider will be sufficient to cover any such expenses that your beneficiary may have to pay.

take the **income you need.** provide the **protection they deserve.**

With the Enhanced Death Benefit, you can take annual withdrawals of up to 5% of the 5% Compounding benefit base while maintaining the death benefit value. These withdrawals can be taken through the contract anniversary prior to the oldest contract owner's 91st birthday.

Let's revisit Mary and see what happens if she takes withdrawals. You can see how Mary is still able to capture market gains and then continue to grow the death benefit when the market declines. But in this case, Mary takes annual 5% withdrawals of the 5% Compounding benefit base, beginning at age 76. The benefit base remains steady and at age 85 when Mary dies, even though her account value declined to $20,655, she is still able to pass on a death benefit of $171,738.

This example is hypothetical and for illustrative purposes only.
It does not represent the past, present or future performance of any actual investment.



The gross average annual rate of return in this example, for the entire period, is 2.32%. The rate of return is a steady rate of return for the contract year. The account value is reduced by a Separate Account Charge of 1.25%, a hypothetical weighted average for investment option expenses of 1.00%, a $30 Annual Contract Fee for account values below $50,000 and the 0.60% Enhanced Death Benefit rider fee (issue ages 69 and younger), which is deducted at the beginning of the year starting on the first contract anniversary. Withdrawal charges would apply if withdrawals exceed the contract's annual free withdrawal amount. Please see the prospectus for further information. The effects of income taxes have not been reflected in this illustration. Withdrawals of taxable amounts will be subject to ordinary income tax. If the taxpayer has not attained age 59½ at the time of the distribution, the portion of the withdrawal that is subject to income tax may also be subject to a 10% Federal income tax penalty.

* An optional step-up occurs because the account value exceeds the current year's 5% Compounding benefit base.

Let's look at the numbers.

The table below corresponds to the graph on page 8.

AGE	GROSS ANNUAL RETURN	ANNUAL WITHDRAWAL (5% of Compounding benefit base)	ACCOUNT VALUE (End of Year)	5% COMPOUNDING BENEFIT BASE
65			$100,000	$100,000
66	9.64%		$106,570	$106,570*
67	10.53%		$114,505	$114,505*
68	9.66%		$122,051	$122,051*
69	-18.79%		$96,143	$128,154
70	-6.06%		$87,501	$134,561
71	14.57%		$97,173	$141,290
72	22.69%		$115,681	$148,354
73	-7.61%		$103,559	$155,772
74	20.36%		$120,894	$163,560
75	5.39%		$123,541	$171,738
76	18.33%	$8,587	$132,605	$171,738
77	-10.57%	$8,587	$106,928	$171,738
78	-13.90%	$8,587	$81,154	$171,738
79	24.09%	$8,587	$87,884	$171,738
80	1.48%	$8,587	$77,620	$171,738
81	12.07%	$8,587	$74,997	$171,738
82	-11.44%	$8,587	$55,959	$171,738
83	8.08%	$8,587	$49,256	$171,738
84	0.61%	$8,587	$38,881	$171,738
85	-23.51%	$8,587	$20,655	**$171,738**

If the account value goes to zero, there is no longer a death benefit payable.

In the first three years, the market performs well so Mary steps up her benefit base to equal the account value.

After that, her benefit base compounds at 5% each year, allowing the death benefit to grow despite market fluctuations.

Her benefit base increases by the same amount as her withdrawals, so in the end, the benefit base value stays the same, despite market fluctuations.

Poor market performance combined with Mary's withdrawals cause her account value to decline to $20,655. However, when Mary dies at age 85, her beneficiary receives a death benefit equal to the 5% Compounding benefit base amount of **$171,738**.

the details

The following information pertains to the Enhanced Death Benefit only.

Protected growth with the benefit base

The death benefit is protected if your account value declines. The 5% Compounding benefit base equals your purchase payments compounded through the contract anniversary prior to the oldest contract owner's 91st birthday at the greater of: (a) 5% or (b) your required minimum distribution (RMD) as a percentage of the 5% Compounding benefit base, adjusted for withdrawals.[1] If your account value exceeds your 5% Compounding benefit base, you can increase the death benefit amount by electing optional step-ups through the contract anniversary prior to the oldest contract owner's 81st birthday, as detailed in the annual step-up section on page 11. Having a larger benefit base also allows you to take larger withdrawals without affecting the death benefit amount.

There is also the Highest Anniversary Value (HAV) benefit base that locks in any account value gain on each contract anniversary, adjusted proportionately for withdrawals, prior to the oldest contract owner's 81st birthday.[1] The annual charge will remain the same for the HAV benefit base. See prospectus for details.

Pursue investment growth

With the Enhanced Death Benefit rider, you must allocate your purchase payments to one of three Index Selector Models or to Option A or Option B of the Build Your Own Portfolio Platform program. This program gives you the ability to choose from a variety of professionally managed asset allocation portfolios or build your own asset allocation mix from our wide selection of investment options, including a Fixed Account (if available). Either way you can design an investment strategy that is tailored to your particular financial goals, retirement time horizon and risk tolerance. Please refer to the "Investment Allocation Restrictions for Certain Benefits" section of the prospectus for details on the Build Your Own Portfolio Platform program.

Asset allocation does not ensure a profit or protect against loss.

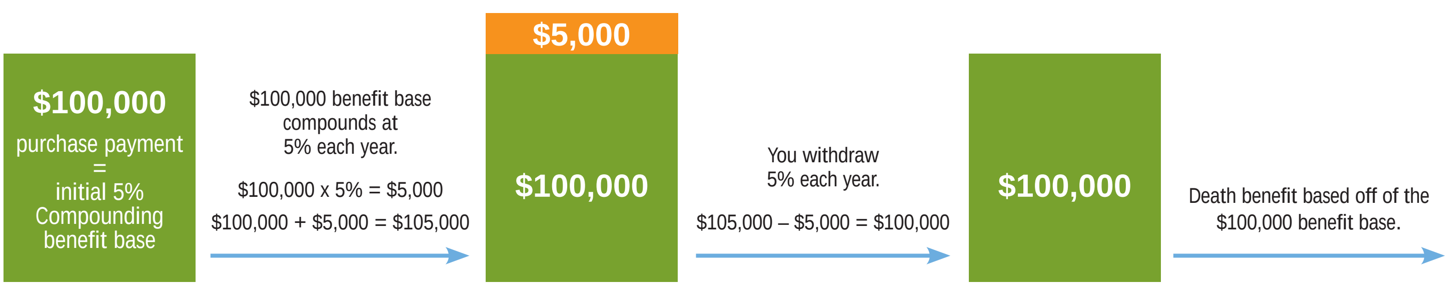
Take withdrawals (including RMDs) when you need them

Each contract year, you can take withdrawals of up to the greater of:

(a) 5% of the beginning of the contract year's Compounding benefit base or

(b) your required minimum distribution (RMD)

If you stay within this amount, your benefit base will never go down, even if your account value does.[1,2]



Cumulative withdrawals in a contract year of up to the greater of: (a) 5% of the beginning of the contract year's Compounding benefit base or (b) your RMD, will reduce this benefit base on a dollar-for-dollar basis. Cumulative withdrawals exceeding the greater of 5% per year or your RMD will reduce this benefit base on a pro rata (proportionate) basis and the benefit base will only compound at 5%.

Please Note: If you need to take RMDs from your qualified contract or IRA, we recommend that you enroll in the MetLife automated required minimum distribution service, although it is not required.

The RMD amount referenced only pertains to RMDs associated with this contract and is the greater of this year's or last year's RMD. See prospectus for details.

What's the difference?

"Dollar-for-dollar" withdrawals reduce the 5% Compounding benefit base by the same dollar amount as the withdrawal itself. For example, a $5,000 withdrawal will reduce the account value and the 5% Compounding benefit base by $5,000.

"Pro rata" withdrawals reduce the benefit base by the same proportion that the withdrawal reduced the account value. In other words, if the withdrawal reduced the account value by 5%, then the benefit base would also be reduced by 5% in that year.

Lock in gains with an optional annual step-up

If your account value exceeds your 5% Compounding benefit base, and you are age 80 or younger, you can increase your annual withdrawals and your death benefit value by either:

- **Electing an optional one-time step-up** each year at any contract anniversary.
- **Electing an optional automatic annual step-up** that will occur automatically at each contract anniversary.

Electing a step-up increases the 5% Compounding benefit base to equal the higher account value.

If the Enhanced Death Benefit is elected with the optional Guaranteed Minimum Income Benefit Plus (GMIB Plus) rider, the automatic annual step-up remains in effect for 7 years. Automatic annual step-ups may be re-elected at the end of the 7 year period, but will no longer occur once the oldest contract owner attains age 81. You can cancel the automatic annual step-up any time 30 days prior to your contract anniversary. It can be reinstated at any time and a step-up may take place on the next anniversary.

At each step-up, the annual charge may be adjusted, not to exceed the charge applicable to current annuity purchasers of the same rider, up to a maximum of 1.50%.

If a withdrawal is taken that reduces the account value below the 5% Compounding benefit base, you will not be able to take a step-up at that time.

Your beneficiary receives the highest payout

If you should die and had not annuitized your contract, your beneficiaries will receive a death benefit equal to the greater of:

- your current account value, or
- the Death Benefit Base value under the Enhanced Death Benefit rider[1]

Ordinary income taxes apply to the taxable portion of the distributions to beneficiaries. In general, the death benefit passed to the beneficiaries is not subject to a 10% Federal income tax penalty.

Protection for your spouse

If you should die, your spouse, as sole primary beneficiary, can continue the contract in his or her own name. This means, your spouse will receive all the benefits of the annuity including the Enhanced Death Benefit and Earnings Preservation Benefit, if elected. To continue the Enhanced Death Benefit rider, you must not have annuitized your contract. See prospectus for details.

Under the Internal Revenue Code ("IRC"), spousal continuation and certain distribution options are available only to a person who is defined as a "spouse" under the Federal Defense of Marriage Act or any other applicable Federal law. All contract provisions will be interpreted and administered in accordance with the requirements of the IRC. Therefore, under current Federal law, a purchaser who has or is contemplating a civil union or same-sex marriage should note that the favorable tax treatment afforded under Federal law would not be available to such same-sex partner or same-sex spouse. Same-sex partners or spouses who own or are considering the purchase of annuity products that provide benefits based upon status as a spouse should consult a tax advisor.

1 In the prospectus and Enhanced Death Benefit rider, the 5% Compounding benefit base is referred to as the Annual Increase Amount, the Highest Anniversary Value benefit base is referred to as the Highest Anniversary Value and the Death Benefit Base is defined as the greater of the two. The Death Benefit Base is only available as a lump sum withdrawal upon death and does not establish a cash or account value or a minimum return for any investment portfolio.

2 Withdrawals in the first year must be made utilizing the Systematic Withdrawal Program to avoid withdrawal charges. However, you do not have to elect the Enhanced Death Benefit rider to take withdrawals under the Systematic Withdrawal Program or free annual withdrawal provisions of the contract. Withdrawals that exceed the free withdrawal provisions of the contract, including systematic withdrawals, may be subject to withdrawal charges. Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, a 10% Federal income tax penalty may apply. Withdrawals will reduce the Enhanced Death Benefit rider and account value.

Death Benefit Facts

A death benefit is only payable if the contract owner dies and had not annuitized the contract and there is an account value remaining.

Optional benefits may be terminated upon change of ownership or any assignment of the contract.

Standard Death Benefit

- Comes standard with your contract at no additional charge.

Annual Step-Up Death Benefit

- Is an optional benefit available to purchasers age 77 or younger at contract issue.
- Is available for an additional charge of 0.20% of the average account value in the variable investment options, assessed daily at the stated annual rate.

Enhanced Death Benefit

- Is an optional benefit available to purchasers age 75 or younger at contract issue. Not available with the B Plus and C Classes in the state of WA.
- May be elected alone, with the Earnings Preservation Benefit rider and/or with the GMIB Plus rider. The GMIB Plus rider is the only living benefit that may be elected with the Enhanced Death Benefit and is available for an additional annual charge.
- Is available for an additional annual charge of 0.60% (issue ages 0-69) or 1.15% (issue ages 70-75) of the highest benefit base, deducted from the account value and assessed on the contract anniversary. If a step-up occurs, the benefit base will increase and thus the total fee for the rider (which is a percentage of the benefit base) will increase. Also upon step-up, we may increase the annual charge, not to exceed the charge applicable to current annuity purchasers of the same rider. Maximum allowable charge is 1.50%.

Earnings Preservation Benefit

- Is an optional benefit available to purchasers age 77 or younger at contract issue. Not available in the state of WA.
- Is available for an additional charge of 0.25% of the average account value in the variable investment options, assessed daily at the stated annual rate.

the strength of MetLife

MetLife is dedicated to helping build financial freedom for everyone.

MetLife[1] has a long history of leadership and integrity.

- Began its operations in 1868
- Paid claims and cash surrenders throughout the Great Depression, while banks were closing their doors[2]
- Made the largest contribution to the U.S. war effort in World War II of any single investor[3]
- On September 11, 2001, MetLife responded quickly and decisively to the tragedy (first claim paid on 9/14)[4] and invested $1 billion in the U.S. economy

All product guarantees, including optional benefits, are based on the claims-paying ability and financial strength of the issuing insurance company.

Today MetLife is one of the most trusted names — and well-respected brands — in the world.

- Over 70 million customers worldwide[5] and over 90 of the nation's top one hundred FORTUNE 500®[6] companies trust MetLife to provide the financial tools and protection they need to live life to the fullest.
- MetLife named one of Fortune Magazine's "World's Most Admired Life/Health Insurance Companies of 2010"[7]

1 Metropolitan Life Insurance Company and its affiliates

2 www.metlife.com, "Supporting Country and Community"

3 MetLife Publication, 1946: "About Our Work in '45"

4 Robert H. Benmosche, MetLife, Inc. Chairman & CEO, July 1998 to March 2006, Public Statement 9/14/01

5 December 31, 2009

6 FORTUNE 500®, April 2010. FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc.

7 FORTUNE® magazine, Most Admired Companies, March 22, 2010 issue

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Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% Federal income tax penalty. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

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Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166

MetLife Securities, Inc.
New England Securities Corporation
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New York, NY 10036

MetLife Investors Distribution Company
5 Park Plaza, Suite 1900
Irvine, CA 92614

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