ANNUITIES | VARIABLE

Preference Premier®

MetLife

IF you grow and protect your retirement income

it will last a lifetime.

GMIB Plus

ISSUED BY METROPOLITAN LIFE INSURANCE COMPANY

capture market gains. manage market declines.

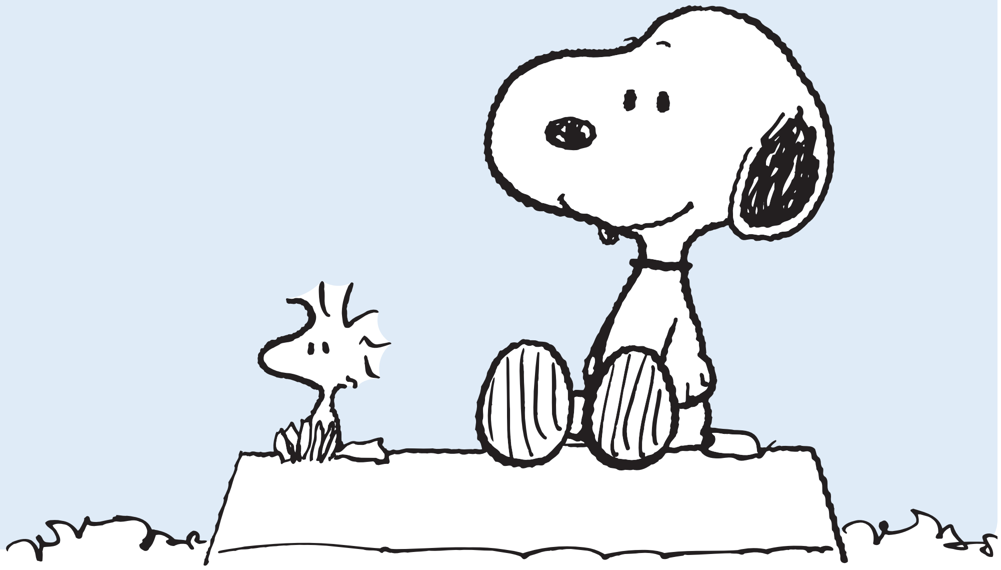
if you grow and protect your retirement income

Financial security comes with knowing you have lifetime income, no matter what the market or economy is doing. With some planning and the help of your financial representative, you can grow and protect your future income so that when you need it, it will last for as long as you live.

You may want to start by investing in a diversified portfolio that has the potential to perform well in a variety of market conditions. Building assets for the future is essential to financial security. However, even a diversified portfolio cannot ensure a profit or protect against a loss. So you'll want a back-up plan to help ensure that you have the lifetime income you need.

This is where a Preference Premier variable annuity with the optional Guaranteed Minimum Income Benefit Plus (GMIB Plus) living benefit rider can help. The GMIB Plus can provide you with a guaranteed minimum amount of fixed lifetime income payments. Prior to beginning these lifetime payments, you have the opportunity to take immediate withdrawals, while preserving your lifetime income guarantee. Under the GMIB Plus, we calculate an "income base" that determines your lifetime income payments and withdrawals.

GMIB Plus is referred to as GMIB Plus III in the prospectus.



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 representative to see if a variable annuity is right for you. Please read the prospectus for complete details before investing.

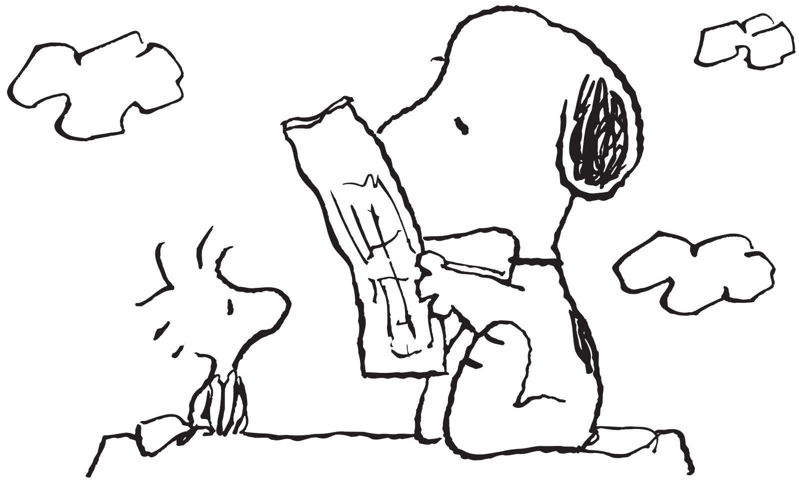
To provide the investment and insurance-related features, variable annuities contain certain fees, including contract fees, a separate account charge, and variable investment option charges and expenses. Optional living and death benefit riders carry additional charges and must be elected at contract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

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 will 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.



the benefits of GMIB Plus

protect
lifetime income

Income Now: Take withdrawals when you need them, while helping to protect your future lifetime income under the benefit.

If you stay within the GMIB Plus terms, these withdrawals will not adversely affect your lifetime income payments in the future.

Income Later: Turn your investment into a stream of income that will last a lifetime, regardless of market conditions.

Your lifetime income payments are guaranteed to last for as long as you live – or for as long as both you and your spouse live. This is true regardless of what happens in the market, even if your account value drops to zero. Plus, the older you are when you choose to begin lifetime income payments, the larger your payments will be.

capture
market gains

Lock in market gains and get larger income payments in up markets. If your account value increases, you can increase your current and future income payments under the benefit – and never lose those gains, even if your account value drops later.

manage
market declines

Grow your future income benefit at a consistent rate in flat or down markets. Your future income benefit compounds at a steady rate, regardless of what happens with the market or your account value.

provide income
for your loved ones

Your beneficiaries can receive income, even after you're gone. Two income payout options are available under GMIB Plus – one that provides income for your lifetime and one that provides lifetime income for you and a second person. Both guarantee income for a certain number of years, so if you die prematurely, your loved ones receive income for the remainder of the period.

Continue the contract in your spouse's name. Your spouse may be able to continue the contract and rider in his or her own name if you should die before starting to take lifetime income payments.

Let's take a look at the

GMIB Plus

in action.

A hypothetical example of the protection this benefit provides

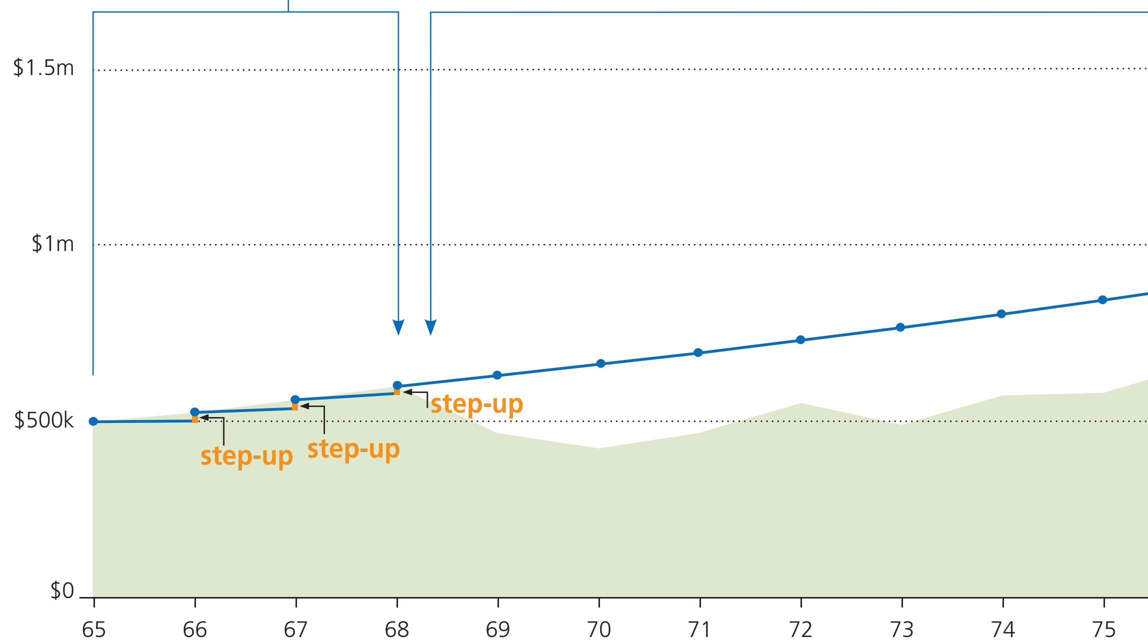
meet Lisa and Carl

lock in gains

Initial Investment (also initial income base):	**$500,000**
In three years income base increases to:	**603,089**

With the Preference Premier variable annuity and the optional GMIB Plus rider, Lisa and Carl can capture market gains each year. On each contract anniversary, if the account value exceeds the 5% Compounding income base, they can lock in the gains by increasing (stepping up) their income base to the higher amount. They can do this up to age 81.

Because of good market performance, after three years, Lisa and Carl's income base has increased to 603,089.



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 income base called the Highest Anniversary Value. See page 10 for details. The income bases are not available as a lump sum withdrawal and do not establish a cash or account value or a minimum return for any investment portfolio.

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 1.00% GMIB Plus rider fee, which is deducted at the beginning of the year starting on the first contract anniversary. Please see the prospectus for further information. The effects of income taxes have not been reflected in this illustration. Unisex annuity payout rates apply in the states of MA and MT; therefore lifetime income payments may differ from this example.

Lisa and Carl want to preserve their lifestyle in retirement. They:

- Want to stay invested in the market and continue to build as much future guaranteed income as possible
- Receive sufficient income from other sources right now that will last for a substantial time period, but will need lifetime income in the future
- Want to be sure they have income for life

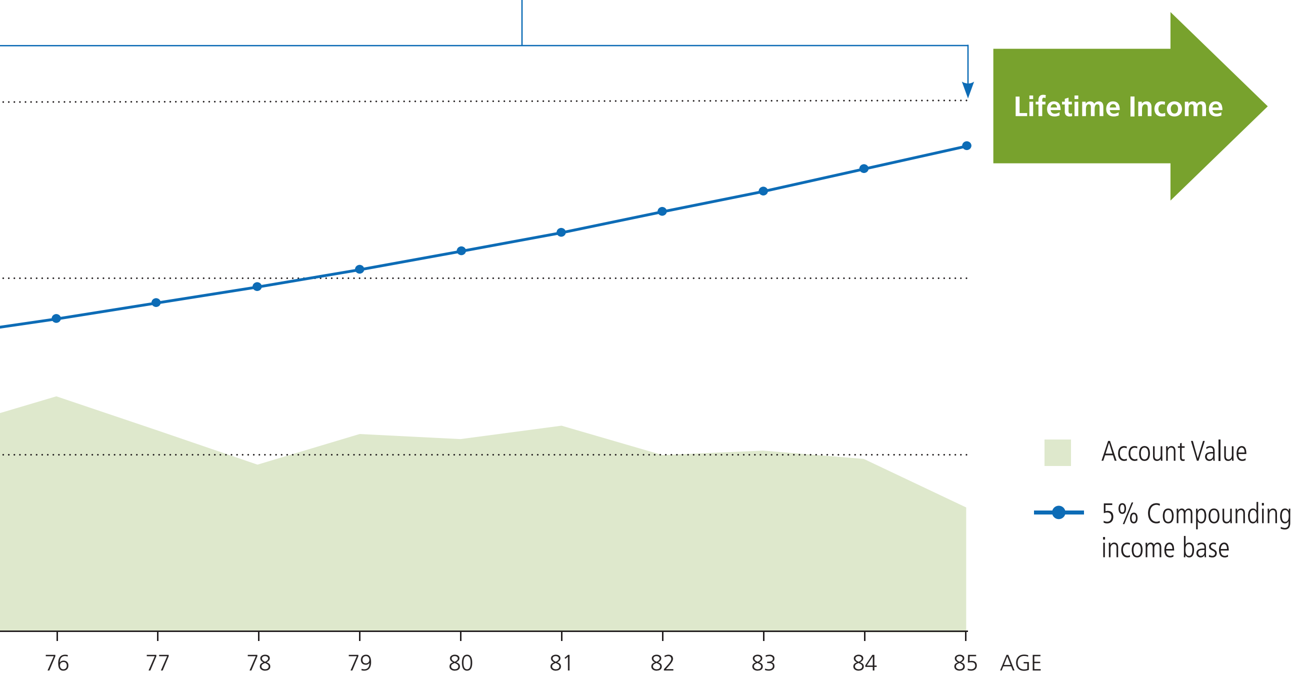
Lisa and Carl, both age 65, decide to put a portion of their assets in the Preference Premier variable annuity with the optional GMIB Plus rider so they'll be prepared when they need lifetime income.

Income base compounds to:	**1,382,291**	after 20 years
Lisa and Carl will get:	**$81,383**	a year for as long as the last survivor lives

Even when the market begins to decline, Lisa and Carl's income base compounds at 5% per year. It can continue to grow at this rate through the contract anniversary prior to the oldest contract owner's 91st birthday. However, at age 85, Lisa and Carl choose to begin fixed lifetime income payments under GMIB Plus and elect the Lifetime Income Annuity for Two with a 5 Year Guarantee Period payout option. The 5% Compounding income base of 1,382,291 produces payments equal to approximately $6,782 per month or $81,383 per year that will last as long as the last survivor.

guarantee income IN A DOWN MARKET

Please note: Instead of starting lifetime income payments at age 85, Lisa and Carl can take annual withdrawals of up to 5% of their income base, through the contract anniversary prior to the oldest contract owner's 91st birthday. They may then elect to receive lifetime income payments at that time.



Please see page 11 for more details on taking lifetime income from your annuity contract – under GMIB Plus or the regular provisions of the contract.

You have the option to begin lifetime income payments under GMIB Plus within the following time frame: 10 years from contract issue, or if you take step-ups, 10 years from the last step-up, but by the contract anniversary prior to the oldest contract owner's 91st birthday. If you need income during this time period, you may take withdrawals, within certain limits, instead of starting lifetime income payments. See pages 10 and 11 for details.

Let's look at the numbers

behind the Lisa and Carl scenario

They demonstrate how Lisa and Carl are able to capture market gains and then continue to grow their future income under the 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 INCOME BASE
65		$500,000	500,000
66	9.64%	$530,749	530,749*
67	10.53%	$568,038	568,038*
68	9.66%	$603,089	603,089*
69	-18.79%	$472,536	633,244
70	-6.06%	$427,381	664,906
71	14.57%	$471,778	698,151
72	22.69%	$558,629	733,059
73	-7.61%	$496,908	769,712
74	20.36%	$576,713	808,197
75	5.39%	$585,772	848,607
76	18.33%	$668,824	891,037
77	-10.57%	$575,461	935,589
78	-13.90%	$474,620	982,369
79	24.09%	$565,545	1,031,487
80	1.48%	$550,315	1,083,062
81	12.07%	$591,648	1,137,215
82	-11.44%	$500,361	1,194,075
83	8.08%	$516,223	1,253,779
84	0.61%	$494,628	1,316,468
85	-23.51%	$356,094	1,382,291

In the first three years, the market performs well so Lisa and Carl step up their income base to equal their account value.

After that, their income base compounds at 5% each year, allowing their future income to grow despite market fluctuations.

Lisa and Carl begin taking lifetime income at age 85 and elect the joint life payout option under GMIB Plus.[1] Using the 1,382,291 income base, they receive $81,383 per year for as long as the last survivor lives.

The following applies to the 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%, a $30 annual contract fee for account values below $50,000 and the 1.00% GMIB Plus rider fee, 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 from non-qualified contracts will be subject to ordinary income tax to the extent that the account value immediately before the withdrawal exceeds the total amount paid into the contract. A withdrawal in excess of this amount will constitute a non-taxable return of principal. 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. GMIB Plus lifetime income payments are subject to ordinary income tax. Unisex annuity payout rates apply in the states of MA and MT; therefore lifetime income payments may differ from this example.

Now let's see what would happen

if Lisa and Carl took withdrawals

You can still see how Lisa and Carl are able to capture market gains and then continue to grow their future income under the benefit when the market declines.

But in this case, instead of waiting 20 years to start taking income, Lisa and Carl take annual 5% withdrawals of the 5% Compounding income base, beginning in the 6th year. Their income base remains steady and they still receive lifetime income, even though their account value goes to zero.

AGE	GROSS ANNUAL RETURN	ANNUAL WITHDRAWAL (5% OF COMPOUNDING INCOME BASE)	ACCOUNT VALUE (END OF YEAR)	5% COMPOUNDING INCOME BASE
65			$500,000	500,000
66	9.64%		$530,749	530,749*
67	10.53%		$568,038	568,038*
68	9.66%		$603,089	603,089*
69	-18.79%		$472,536	633,244
70	-6.06%		$427,381	664,906
71	14.57%	$33,245	$436,738	664,906
72	22.69%	$33,245	$480,535	664,906
73	-7.61%	$33,245	$395,937	664,906
74	20.36%	$33,245	$422,966	664,906
75	5.39%	$33,245	$395,394	664,906
76	18.33%	$33,245	$414,810	664,906
77	-10.57%	$33,245	$325,122	664,906
78	-13.90%	$33,245	$236,728	664,906
79	24.09%	$33,245	$243,601	664,906
80	1.48%	$33,245	$201,953	664,906
81	12.07%	$33,245	$179,699	664,906
82	-11.44%	$33,245	$118,173	664,906
83	8.08%	$33,245	$83,973	664,906
84	0.61%	$33,245	$42,972	664,906
85	-23.51%	$33,245	—	664,906

In the first three years, the market performs well so Lisa and Carl step up their income base to equal their account value.

After that, their income base compounds at 5% each year, allowing their future income to grow despite market fluctuations.

Their income base increases by the same amount as their withdrawals, so in the end, the income base value stays the same, despite market fluctuations.

Uninterrupted income when their account value drops to zero

We automatically begin the lifetime income phase and using the 664,906 income base, Lisa and Carl begin receiving lifetime income payments of $39,146 per year (assumes joint life payout option).[1] This is more than the $33,245 they were taking in annual withdrawals.

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

1 Joint life payout option is the Lifetime Income Annuity for Two with a 5 Year Guarantee Period payout option.

predictable income

even in flat or down markets

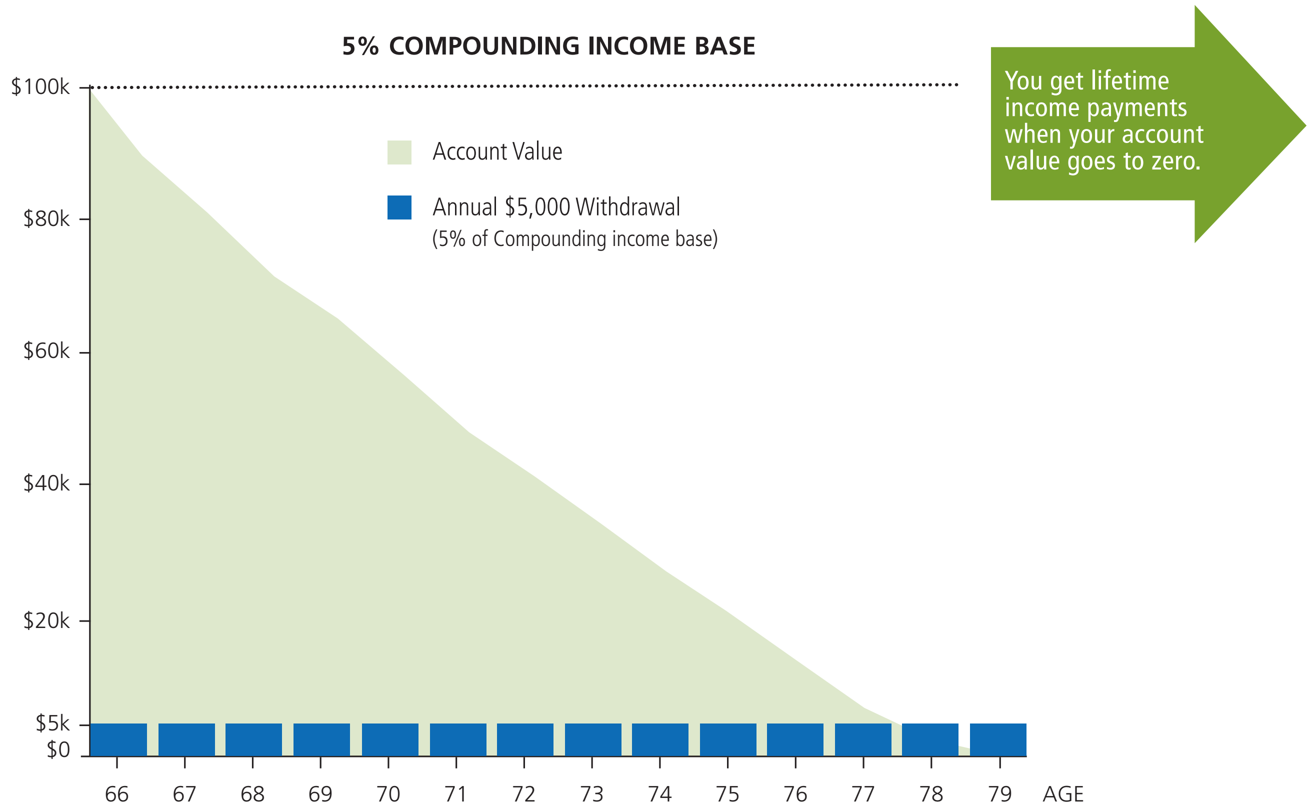
Receive income payments – even if your account value drops to zero

If your account value drops to zero due to withdrawals or poor market performance, under GMIB Plus, we will automatically begin the lifetime payout phase of your annuity and you will begin receiving a stream of payments that will last a lifetime. In this circumstance, if you elect the single life payout option and did not begin withdrawals until at or after age 62, you are guaranteed to receive lifetime payments equal to at least 5% of the income base.[1] You do not have to take withdrawals to receive this guarantee.

Hypothetical Example. For Illustrative Purposes Only.

ORIGINAL INVESTMENT: $100,000 GROSS ANNUAL RETURN: 0%

In the hypothetical example below, annual 5% withdrawals begin immediately. Poor market conditions combined with annual withdrawals cause the account value to drop to zero. When this occurs, we automatically begin the lifetime income phase of the annuity and using the 100,000 income base, a male would receive $5,868 per year, a female $5,361 per year and a couple $4,568 per year.



The hypothetical annual 0% 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 1.00% GMIB Plus rider fee, 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 from non-qualified contracts will be subject to ordinary income tax to the extent that the account value immediately before the withdrawal exceeds the total amount paid into the contract. A withdrawal in excess of this amount will constitute a non-taxable return of principal. 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. GMIB Plus lifetime income payments are subject to ordinary income tax. Unisex annuity payout rates apply in the states of MA and MT; therefore lifetime income payments may differ from this example.

Protected Growth

The longer you wait to take withdrawals, the more you can withdraw — while still preserving your lifetime income guarantee.

This is because your 5% Compounding income base grows at 5% per year — even in a flat or down market.

Hypothetical Example. For Illustrative Purposes Only.

ORIGINAL INVESTMENT: $100,000 GROSS ANNUAL RETURN: 0%

# OF YEARS YOU WAIT TO TAKE WITHDRAWALS	5% COMPOUNDING INCOME BASE	MAXIMUM ANNUAL WITHDRAWAL AMOUNT (5% of Compounding income base)
0	100,000	$5,000
1	105,000	$5,250
2	110,250	$5,512
3	115,762	$5,788
4	121,550	$6,078
5	127,628	$6,381
6	134,009	$6,701
7	140,710	$7,035
8	147,745	$7,387
9	155,132	$7,757
10	162,889	$8,144

1 Single life payout option is the Lifetime Income Annuity with a 5 Year Guarantee Period payout option.

the details

Protected growth with the income base

Your future income is protected if your account value declines. The 5% Compounding income 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 income base, adjusted for withdrawals.[1] If your account value exceeds your 5% Compounding income base, you can increase your annual withdrawals and your future income 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.

There is also the Highest Anniversary Value (HAV) income 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 HAV income base doesn't reset the 10 year waiting period and the annual charge will remain the same. See prospectus for details.

Pursue investment growth

With the GMIB Plus rider, you must allocate your purchase payment 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.

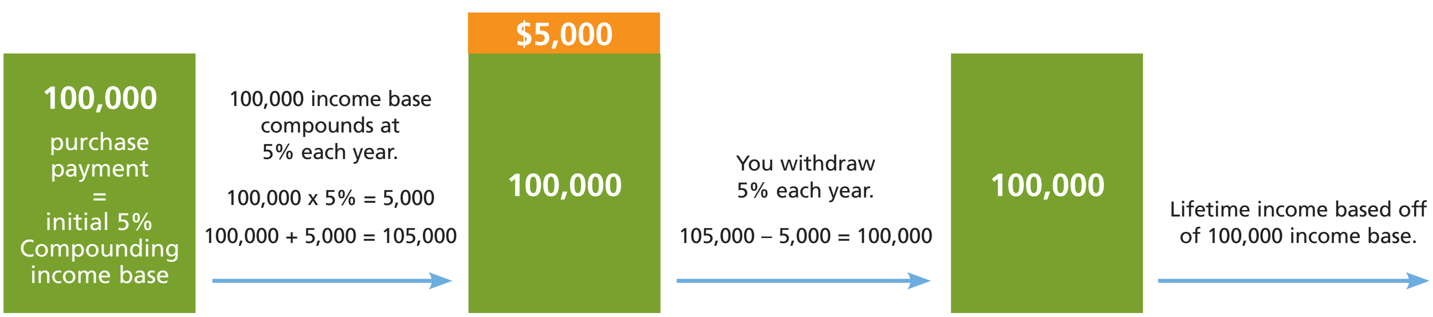
Take withdrawals (including RMDs) when you need them

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

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

(b) your required minimum distribution (RMD)

If you stay within this amount, your income 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 income base or (b) your RMD, will reduce this income base on a dollar-for-dollar basis. Cumulative withdrawals exceeding the greater of 5% per year or your RMD will reduce this income base on a pro rata (proportionate) basis and the income 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 income 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 income base by $5,000.

"Pro rata" withdrawals reduce the income 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 income base would also be reduced by 5% in that year.

Lock in gains with an optional annual step-up

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

- **Electing an optional one-time step-up** each year at any contract anniversary.
- **Electing an optional automatic annual step-up** to occur on each of the next 7 contract anniversaries. You can re-elect the automatic annual step-ups at the end of the 7 year period, but only until the oldest contract owner has attained age 81. You can cancel the optional automatic annual step-up any time 30 days prior to your contract anniversary.

Electing a step-up increases the 5% Compounding income base to equal the higher account value. Each time a step-up occurs, we reset the 10 year waiting period to begin fixed lifetime payments under the GMIB Plus. However, you must begin taking lifetime payments by the 30th day following the contract anniversary prior to your 91st birthday or the benefit will terminate.

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 income base, you will not be able to take a step-up at that time.

Take lifetime income

If you elect the optional GMIB Plus rider, you may choose to begin fixed lifetime income payments under the rider within 30 days after the 10th or a later contract anniversary, though it must be elected prior to the oldest contract owner's 91st birthday.[3] If a step-up occurs, the 10 year waiting period starts from the date of the last step-up.

MetLife calculates your lifetime income payments two different ways:

- Using your current account value at standard annuity payout rates, and
- Using your income base at conservative GMIB Plus annuity payout rates guaranteed under the rider. See the prospectus for details.

You receive the payout that produces the most income!

If current annuity purchase rates applied to your account value would produce greater income than using the GMIB Plus, you'll receive that income instead. In that case, the GMIB Plus rider will not be exercised, it will terminate and you would have paid for it without ever using it.

Your fixed lifetime payout options

Under the GMIB Plus rider, you can elect one of these two options:

- **Lifetime Income Annuity with a 5 Year Guarantee Period.** If you die before 5 years, your beneficiaries receive payments for the remainder of the 5 years.
- **Lifetime Income Annuity for Two with a 5 Year Guarantee Period.** If both you and your spouse die before 5 years, your beneficiaries receive payments for the remainder of the 5 years. In this case, annuity payments are made for the greater of 5 years or as long as the last survivor lives. The joint annuitant does not have to be a spouse.[4]

You can convert your annuity into income under the regular provisions of the contract at any time after the first 30 days from contract issue.

Once you begin the lifetime income phase of your annuity, you will no longer be invested in the market and the death benefit will no longer be available.

1 In the prospectus, the 5% Compounding income base is referred to as the Annual Increase Amount, the Highest Anniversary Value income base is referred to as the Highest Anniversary Value and the Income Base is defined as the greater of the two. The income bases are not available as a lump sum withdrawal and do 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 GMIB Plus 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 GMIB Plus and account value.

3 For qualified contracts, including IRAs, you may be required to take withdrawals from your contract to satisfy your RMDs, prior to beginning lifetime income payments. Lifetime income payments will also need to comply with the required distribution rules. Please consult with your independent legal/tax advisor.

4 For qualified contracts, including IRAs, non-spousal annuitants cannot be greater than 10 years apart.

Protection for your spouse

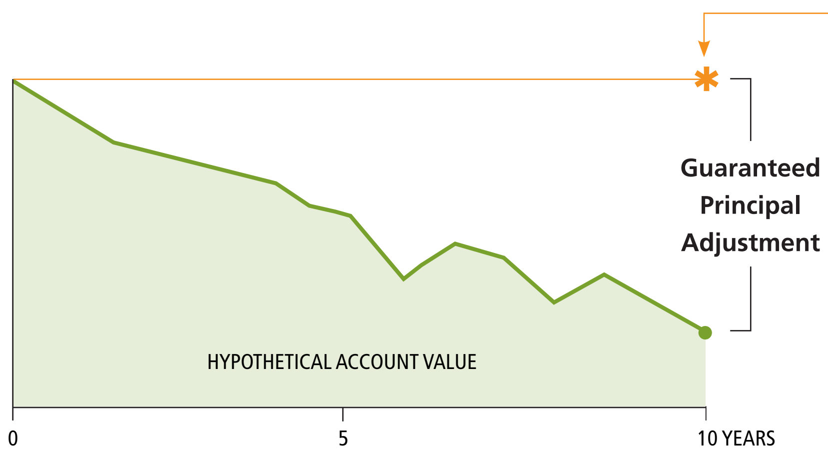
If you should die, your spouse, as sole primary beneficiary, can continue the contract and all the benefits of the GMIB Plus — including any step-ups you experienced. To continue the GMIB Plus rider, the surviving spouse must be less than age 90 at the time the contract is continued.

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.

Protect your principal

If, after 10 years, your account value has dropped and you decide you'd rather not take lifetime income, you may elect the Guaranteed Principal Option (GPO). The GPO is not available in the state of WA.

You need to elect the GPO within 30 days following your 10th or later contract anniversary, though it must be prior to the oldest contract owner's 91st birthday. Once elected, the contract will continue, but the GMIB Plus rider will be cancelled and you'll no longer pay the GMIB Plus annual fee.



What happens here?

We bring your account value back to its initial amount, which equals your purchase payments made in the first 120 days of the contract, adjusted proportionately for withdrawals. Purchase payments made after 120 days will not be considered part of the initial investment, but are added to the account value and affect whether a Guaranteed Principal Adjustment is due.

GMIB Plus facts

- Is an optional benefit available to purchasers age 78 or younger at contract issue.
- May only be cancelled under the Guaranteed Principal Option.
- Is available for an additional annual charge of 1.00% of the highest income base, deducted from the account value and assessed on the contract anniversary. If a step-up occurs, the income base will increase and thus the total fee for the rider (which is a percentage of the income 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%.

the strength of MetLife

MetLife and its affiliates are 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.

- MetLife, Inc. is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers in over 60 countries. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East.[5]
- 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
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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 November 1, 2010

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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