

# Hypothetical contribution chart

Assuming **6.0%** hypothetical return — **10 pay periods per year**<sup>1</sup>

Years to retirement		5 Yrs	10 Yrs	15 Yrs	20 Yrs	25 Yrs	30 Yrs
Per pay contribution	Net decrease in pay <sup>2</sup>						
\$100.00	\$75.00	\$5,787.67	\$13,532.87	\$23,897.71	\$37,768.19	\$56,330.03	\$81,169.96
200.00	150.00	11,575.34	27,065.75	47,795.42	75,536.39	112,660.06	162,339.91
300.00	225.00	17,363.01	40,598.62	71,693.12	113,304.58	168,990.09	243,509.87
400.00	300.00	23,150.67	54,131.50	95,590.83	151,072.77	225,320.12	324,679.82
500.00	375.00	28,938.34	67,664.37	119,488.54	188,840.96	281,650.15	405,849.78
600.00	450.00	34,726.01	81,197.25	143,386.25	226,609.16	337,980.18	487,019.73
700.00	525.00	40,513.68	94,730.12	167,283.96	264,377.35	394,310.21	568,189.69
800.00	600.00	46,301.35	108,263.00	191,181.66	302,145.54	450,640.24	649,359.65
900.00	675.00	52,089.02	121,795.87	215,079.37	339,913.73	506,970.27	730,529.60
1,000.00	750.00	57,876.69	135,328.75	238,977.08	377,681.93	563,300.30	811,699.56
1,100.00	825.00	63,664.36	148,861.62	262,874.79	415,450.12	619,630.33	892,869.51
1,200.00	900.00	69,452.02	162,394.50	286,772.50	453,218.31	675,960.36	974,039.47
1,300.00	975.00	75,239.69	175,927.37	310,670.20	490,986.50	732,290.39	1,055,209.42
1,400.00	1,050.00	81,027.36	189,460.25	334,567.91	528,754.70	788,620.42	1,136,379.38
1,500.00	1,125.00	86,815.03	202,993.12	358,465.62	566,522.89	844,950.45	1,217,549.34
1,600.00	1,200.00	92,602.70	216,526.00	382,363.33	604,291.08	901,280.48	1,298,719.29
1,700.00	1,275.00	98,390.37	230,058.87	406,261.04	642,059.28	957,610.51	1,379,889.25
1,800.00	1,350.00	104,178.04	243,591.75	430,158.74	679,827.47	1,013,940.54	1,461,059.20
2,400.00	1,800.00	138,904.05	324,789.00	573,544.99	906,436.62	1,351,920.72	1,948,078.94

1. Values assume 6% effective annual interest rate. Contributions are assumed to occur at the end of each pay period. This document is intended to be an illustration only. It does not show any guarantee that any MetLife product you're enrolled in will achieve a 6% return.
2. Net decrease in take-home pay is based on a 25% federal tax bracket. Your tax bracket may be different. This illustration does not deduct any state or local taxes, nor does it account for fees and charges that may be imposed by your retirement plan. If those items were included, performance would be lower. Investors should consider their current and anticipated investment horizon and income tax bracket when making an investment decision, as the illustration may not reflect these factors.

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# Hypothetical contribution chart

Assuming **6.0%** hypothetical return — **12 pay periods per year**<sup>1</sup>

Years to retirement		5 Yrs	10 Yrs	15 Yrs	20 Yrs	25 Yrs	30 Yrs
Per pay contribution	Net decrease in pay <sup>2</sup>						
\$50.00	\$37.50	\$3,474.29	\$8,123.67	\$14,345.60	\$22,671.93	\$33,814.45	\$48,725.65
100.00	75.00	6,948.58	16,247.34	28,691.19	45,343.86	67,628.90	97,451.30
150.00	112.50	10,422.87	24,371.02	43,036.79	68,015.79	101,443.34	146,176.95
200.00	150.00	13,897.16	32,494.69	57,382.38	90,687.73	135,257.79	194,902.59
300.00	225.00	20,845.74	48,742.03	86,073.57	136,031.59	202,886.69	292,353.89
400.00	300.00	27,794.31	64,989.38	114,764.76	181,375.45	270,515.58	389,805.19
500.00	375.00	34,742.89	81,236.72	143,455.95	226,719.32	338,144.48	487,256.49
600.00	450.00	41,691.47	97,484.07	172,147.14	272,063.18	405,773.38	584,707.78
700.00	525.00	48,640.05	113,731.41	200,838.33	317,407.04	473,402.27	682,159.08
800.00	600.00	55,588.63	129,978.75	229,529.52	362,750.91	541,031.17	779,610.38
900.00	675.00	62,537.21	146,226.10	258,220.71	408,094.77	608,660.07	877,061.68
1,000.00	750.00	69,485.79	162,473.44	286,911.90	453,438.63	676,288.96	974,512.97
1,100.00	825.00	76,434.36	178,720.79	315,603.09	498,782.50	743,917.86	1,071,964.27
1,200.00	900.00	83,382.94	194,968.13	344,294.28	544,126.36	811,546.75	1,169,415.57
1,300.00	975.00	90,331.52	211,215.48	372,985.47	589,470.22	879,175.65	1,266,866.86
1,400.00	1,050.00	97,280.10	227,462.82	401,676.66	634,814.09	946,804.55	1,364,318.16
1,500.00	1,125.00	104,228.68	243,710.16	430,367.85	680,157.95	1,014,433.44	1,461,769.46
2,000.00	1,500.00	138,971.57	324,946.88	573,823.80	906,877.27	1,352,577.92	1,949,025.95

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# Hypothetical contribution chart

Assuming **6.0%** hypothetical return — **20 pay periods per year**<sup>1</sup>

Years to retirement		5 Yrs	10 Yrs	15 Yrs	20 Yrs	25 Yrs	30 Yrs
Per pay contribution	Net decrease in pay <sup>2</sup>						
\$25.00	\$18.75	\$2,898.06	\$6,776.31	\$11,966.29	\$18,911.65	\$28,206.10	\$40,644.19
50.00	37.50	5,796.11	13,552.62	23,932.57	37,823.29	56,412.21	81,288.37
75.00	56.25	8,694.17	20,328.93	35,898.86	56,734.94	84,618.31	121,932.56
100.00	75.00	11,592.22	27,105.23	47,865.14	75,646.58	112,824.41	162,576.74
150.00	112.50	17,388.34	40,657.85	71,797.71	113,469.87	169,236.62	243,865.11
200.00	150.00	23,184.45	54,210.47	95,730.28	151,293.16	225,648.83	325,153.48
250.00	187.50	28,980.56	67,763.09	119,662.86	189,116.45	282,061.03	406,441.85
300.00	225.00	34,776.67	81,315.70	143,595.43	226,939.74	338,473.24	487,730.22
350.00	262.50	40,572.78	94,868.32	167,528.00	264,763.03	394,885.45	569,018.59
400.00	300.00	46,368.90	108,420.94	191,460.57	302,586.33	451,297.66	650,306.96
450.00	337.50	52,165.01	121,973.56	215,393.14	340,409.62	507,709.86	731,595.33
500.00	375.00	57,961.12	135,526.17	239,325.71	378,232.91	564,122.07	812,883.70
550.00	412.50	63,757.23	149,078.79	263,258.28	416,056.20	620,534.28	894,172.07
600.00	450.00	69,553.34	162,631.41	287,190.85	453,879.49	676,946.48	975,460.44
650.00	487.50	75,349.46	176,184.02	311,123.42	491,702.78	733,358.69	1,056,748.81
700.00	525.00	81,145.57	189,736.64	335,055.99	529,526.07	789,770.90	1,138,037.18
800.00	600.00	92,737.79	216,841.88	382,921.14	605,172.65	902,595.31	1,300,613.92
900.00	675.00	104,330.02	243,947.11	430,786.28	680,819.23	1,015,419.73	1,463,190.66
1,200.00	900.00	139,106.69	325,262.81	574,381.70	907,758.98	1,353,892.97	1,950,920.89

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# Hypothetical contribution chart

Assuming 6.0% hypothetical return — 24 pay periods per year<sup>1</sup>

Years to retirement		5 Yrs	10 Yrs	15 Yrs	20 Yrs	25 Yrs	30 Yrs
Per pay contribution	Net decrease in pay <sup>2</sup>						
\$25.00	\$18.75	\$3,478.51	\$8,133.55	\$14,363.03	\$22,699.49	\$33,855.55	\$48,784.87
50.00	37.50	6,957.02	16,267.09	28,726.06	45,398.97	67,711.09	97,569.74
75.00	56.25	10,435.54	24,400.64	43,089.09	68,098.46	101,566.64	146,354.61
100.00	75.00	13,914.05	32,534.18	57,452.12	90,797.95	135,422.19	195,139.48
150.00	112.50	20,871.07	48,801.27	86,178.19	136,196.92	203,133.28	292,709.22
200.00	150.00	27,828.10	65,068.37	114,904.25	181,595.90	270,844.37	390,278.96
250.00	187.50	34,785.12	81,335.46	143,630.31	226,994.87	338,555.47	487,848.70
300.00	225.00	41,742.14	97,602.55	172,356.37	272,393.85	406,266.56	585,418.44
350.00	262.50	48,699.17	113,869.64	201,082.43	317,792.82	473,977.65	682,988.18
400.00	300.00	55,656.19	130,136.73	229,808.49	363,191.80	541,688.74	780,557.93
450.00	337.50	62,613.22	146,403.82	258,534.56	408,590.77	609,399.84	878,127.67
500.00	375.00	69,570.24	162,670.91	287,260.62	453,989.75	677,110.93	975,697.41
550.00	412.50	76,527.26	178,938.01	315,986.68	499,388.72	744,822.02	1,073,267.15
600.00	450.00	83,484.29	195,205.10	344,712.74	544,787.70	812,533.12	1,170,836.89
650.00	487.50	90,441.31	211,472.19	373,438.80	590,186.67	880,244.21	1,268,406.63
700.00	525.00	97,398.34	227,739.28	402,164.87	635,585.65	947,955.30	1,365,976.37
750.00	562.50	104,355.36	244,006.37	430,890.93	680,984.62	1,015,666.40	1,463,546.11
1,000.00	750.00	139,140.48	325,341.83	574,521.24	907,979.49	1,354,221.86	1,951,394.81

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# Hypothetical contribution chart

Assuming **6.0%** hypothetical return — **26 pay periods per year**<sup>1</sup>

Years to retirement		5 Yrs	10 Yrs	15 Yrs	20 Yrs	25 Yrs	30 Yrs
Per pay contribution	Net decrease in pay <sup>2</sup>						
\$25.00	\$18.75	\$3,768.74	\$8,812.16	\$15,561.40	\$24,593.41	\$36,680.27	\$52,855.21
50.00	37.50	7,537.48	17,624.33	31,122.81	49,186.82	73,360.54	105,710.43
75.00	56.25	11,306.22	26,436.49	46,684.21	73,780.23	110,040.81	158,565.64
100.00	75.00	15,074.96	35,248.66	62,245.62	98,373.63	146,721.07	211,420.85
150.00	112.50	22,612.44	52,872.99	93,368.42	147,560.45	220,081.61	317,131.28
200.00	150.00	30,149.92	70,497.31	124,491.23	196,747.27	293,442.15	422,841.71
250.00	187.50	37,687.40	88,121.64	155,614.04	245,934.09	366,802.68	528,552.13
300.00	225.00	45,224.88	105,745.97	186,736.85	295,120.90	440,163.22	634,262.56
350.00	262.50	52,762.36	123,370.30	217,859.65	344,307.72	513,523.76	739,972.99
400.00	300.00	60,299.84	140,994.63	248,982.46	393,494.54	586,884.30	845,683.42
450.00	337.50	67,837.32	158,618.96	280,105.27	442,681.35	660,244.83	951,393.84
500.00	375.00	75,374.80	176,243.29	311,228.08	491,868.17	733,605.37	1,057,104.27
550.00	412.50	82,912.28	193,867.62	342,350.88	541,054.99	806,965.91	1,162,814.70
600.00	450.00	90,449.76	211,491.94	373,473.69	590,241.81	880,326.44	1,268,525.12
650.00	487.50	97,987.24	229,116.27	404,596.50	639,428.62	953,686.98	1,374,235.55
692.31	519.23	104,365.46	244,029.98	430,932.62	681,050.51	1,015,764.67	1,463,687.71
923.08	692.31	139,153.94	325,373.31	574,576.82	908,067.34	1,354,352.89	1,951,583.62

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# Hypothetical contribution chart

Assuming **6.0%** hypothetical return — **52 pay periods per year**<sup>1</sup>

Years to retirement		5 Yrs	10 Yrs	15 Yrs	20 Yrs	25 Yrs	30 Yrs
Per pay contribution	Net decrease in pay <sup>2</sup>						
\$25.00	\$18.75	\$7,541.71	\$17,634.21	\$31,140.25	\$49,214.39	\$73,401.66	\$105,769.69
50.00	37.50	15,083.41	35,268.42	62,280.51	98,428.78	146,803.32	211,539.37
75.00	56.25	22,625.12	52,902.63	93,420.76	147,643.17	220,204.99	317,309.06
100.00	75.00	30,166.82	70,536.84	124,561.02	196,857.56	293,606.65	423,078.75
150.00	112.50	45,250.23	105,805.25	186,841.53	295,286.35	440,409.97	634,618.12
200.00	150.00	60,333.64	141,073.67	249,122.04	393,715.13	587,213.30	846,157.50
250.00	187.50	75,417.06	176,342.09	311,402.55	492,143.91	734,016.62	1,057,696.87
300.00	225.00	90,500.47	211,610.51	373,683.06	590,572.69	880,819.95	1,269,236.25
346.15	259.61	104,422.45	244,163.25	431,167.97	681,422.46	1,016,319.42	1,464,487.09
461.54	346.16	139,231.95	325,555.71	574,898.93	908,576.40	1,355,112.13	1,952,677.66

1. Values assume 6% effective annual interest rate. Contributions are assumed to occur at the end of each pay period. This document is intended to be an illustration only. It does not show any guarantee that any MetLife product you're enrolled in will achieve a 6% return.
2. Net decrease in take-home pay is based on a 25% federal tax bracket. Your tax bracket may be different. This illustration does not deduct any state or local taxes, nor does it account for fees and charges that may be imposed by your retirement plan. If those items were included, performance would be lower. Investors should consider their current and anticipated investment horizon and income tax bracket when making an investment decision, as the illustration may not reflect these factors.

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