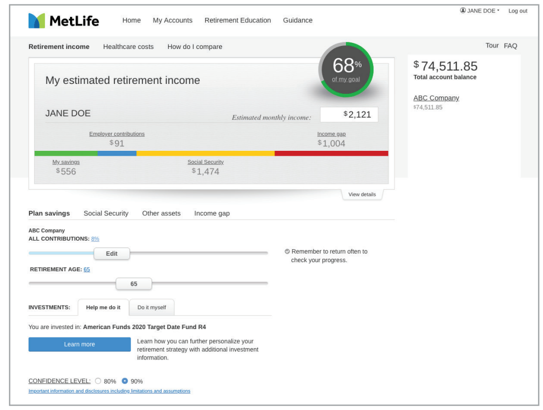
You're in control. Click or call.

Convenient ways to manage your retirement plan account — online or by phone.

Website: mlr.metlife.com

Enter your username and password when prompted

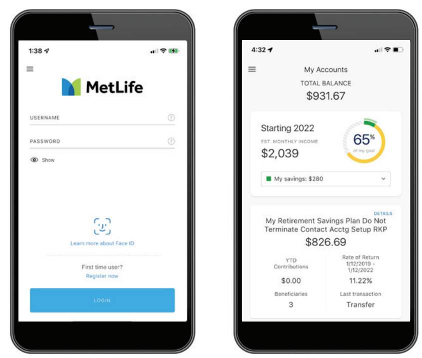
- Personalized view of your projected monthly retirement income
- Track your retirement income goal progress with a Lifetime Income Score number
- Compare your savings rates to those of your plan peers by using the *How do I Compare* tool.
- Rebalance, make transfers or redirect future contributions
- View transaction history and rate of return information
- Review your account, including beneficiary designations
- Access forms and Frequently Asked Questions



Mobile Device: MetLife Retirement App

Available for iOS and Android users

- Connect with your retirement account on any mobile device
- Same capabilities and resources as you would if you were using your desktop computer
- Use fingerprint and facial recognition* to safely access account without having to remember a username and password
- Download the MetLife Retirement Plan app



Download the app today!

To find the app, search for **MetLife Retirement.**

Voice Response System (VRS): 1-800-543-2520

Enter your social security number and pin when prompted

The VRS is available toll-free, seven days a week, 24 hours a day.* Options include:

- Make transfers
- Review account information
- Initiate select transactions

Participant Service Center representatives are also available Monday through Friday from 8:00 a.m. to 10:00 p.m. ET or Saturdays from 9:00 a.m. to 5:30 p.m. ET to assist you with questions about general account information, updates, and transactions such as balances, funding options, beneficiary changes, and status of requests.

Account access virtually 24/7**

mlr.metlife.com | 1-800-543-2520

* Biometric authentication features not available on all devices.

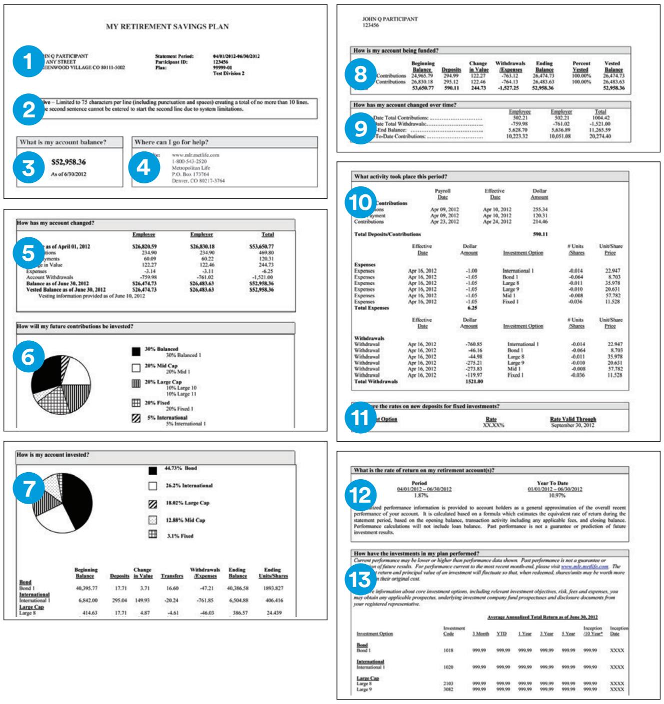
** Access to the website and phone system may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons. Transfer requests made via the website received and in good order on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or in other special circumstances) will be processed at the close of business the same day the request was received. Requests received after this time are processed on the next business day.

MetLife

Navigating life together

Your quarterly statement

Your quarterly statement provides you with valuable information about your MetLife retirement plan account. Here is a highlighted guide to help you read and understand each section of your quarterly statement.



1. **Profile information**
   Provides personal profile information such as your name, address, participant ID and plan number, as well as the time period the statement covers.
2. **Statement narrative**
   Includes important messages about your plan.
3. **What is my account balance?**
   Shows your account balance as of the last day of the quarter for which the statement is provided.
4. **Where can I go for help?**
   Website, phone and mailing contact information are available if you need assistance with your account.
5. **How has my account changed?**
   Summarizes the opening and closing values of your plan account with MetLife, along with the changes in value for the statement period.
6. **How will my future contributions be invested?**
   Breaks down how your contributions will be invested based on the most recent investment direction you provided.
7. **How is my account invested?**
   A pie chart illustrates the allocation of your total plan account balance among the various investments. You will also see detailed information about your period-ending investment units/shares and total market value of each investment.
8. **How is my account being funded?**
   Explains your balance from all contribution sources and provides the percentage and dollar amount which you are vested for each.
9. **How has my account changed over time?**
   Highlights your average annual effective yield for the statement period and year-to-date payroll contributions.
10. **What activity took place this period?**
    Provides detailed information about your deposits/contributions and withdrawals/expenses for the statement period.
11. **What are the rates on new deposits for fixed investments?**
    Identifies the current rate for any new deposits into the fixed return investment option(s) and the date the rate is good through.
12. **What is the rate of return on my retirement account(s)?**
    Shows your individual rate of return, based on your investment selections, for the statement period and year-to-date.
13. **How have the investments in my plan performed?**
    Shows the performance returns for each investment option, including year-to-date and statement period returns.

Sign up for Electronic Statement Delivery
It's quick, convenient & clutter-free.

Log in to **mlr.metlife.com,** go to your Profile page and change your communication preference to E-delivery.

Have questions about reading your statement or accessing your account?
Call 1-800-543-2520 to speak with a customer service representative.

metlife.com

The information contained within this material is intended to be informational in nature and should not be considered a recommendation or individualized advice to a specific individual. The statement sample presented within is for illustrative purposes only. The participant information, investment funds, and plan features shown here do not represent your actual account and may or may not reflect the statement you receive.

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