

You're in control. Click or call.

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



Website: online.metlife.com

View your account

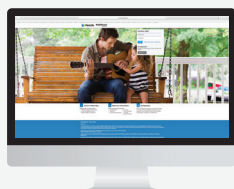
- Account balance
- Current allocations
- Transaction status
- Automated investment strategies
- Transaction history
- View product and fund prospectuses
- View fund performance

Change your account

- Redirect future contributions
- Transfer money
- Rebalance money
- Change address or phone

Additional options

- View fund values
- Download forms
- Change username and password
- Register for online document notifications



1. Go to **online.metlife.com** and register in 5 easy steps to get a username and password¹
2. Answer a few questions about yourself to complete the Authentication step
3. Begin using **online.metlife.com** with your username and password immediately



Voice Response System: 1-800-560-5001

- Account details
- Make a change
- Speak with a customer service representative

After following the prompts, based on the type of account you have, say or enter your Social Security Number or Account Number.



Customer Service: 1-800-560-5001

Customer service representatives are available Monday through Friday from 9:00 a.m. to 6:00 p.m. (Eastern Time) to assist you with questions about general account information, funding options, obtaining enrollment and transactional forms, beneficiary changes and status of requests.

Account access virtually 24/7*

online.metlife.com | 1-800-560-5001

1. You will need your contract number to register.

* 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.

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.

The collage shows five sections of a MetLife quarterly statement:

- 1. Quarterly Statement:** Shows the top header with the MetLife logo, plan name 'MetLife Financial Freedom Select', and participant information.
- 2. Account Summary:** Shows a table with columns for 'Account Summary', 'Account Balance', and 'Ending Balance as of 01/03/2007'.
- 3. Account Summary Information Since Issue:** Shows a table with columns for 'Year', 'Contributions', 'Withdrawals', 'Total Change and Fees', and 'Net Total Balance as of 01/03/2007'.
- 4. Account Balance as of This Statement Period:** Shows a table with columns for 'Starting Balance as of 10/01/2006', 'Contributions', 'Withdrawals', 'Charges and Fees', and 'Ending Balance as of 01/03/2007'.
- 5. Funding Option Allocation:** Shows a pie chart titled 'Funding Option Allocation' with a legend for 'Money Market' and 'Fixed Income'.

1. Profile information

Provides your personal profile information such as your name, address, account number, and employer group number, as well as the time period the statement covers.

2. Account balance

Shows your account balance as of the last day of the quarter for which the statement is provided.

3. Account summary information

Shows a breakdown of your account since inception, including total contributions by source, withdrawals, charges and fees, gain/loss, and ending balance for the statement period.

4. Account balance by account or division

Displays your account balance at the beginning and end of the current quarterly period, broken down by investment account or division, with unit values and percentage allocation of the total account for each account or division.

5. Funding option allocation

Shows your total account balance by funding option. Includes a percentage allocation breakdown of the total account balance by funding option with a corresponding pie chart.

6. Account transactions

Provides detailed information about your deposits/contributions for the statement period.

7. Unit value or interest rate

Shows the unit value or interest rate applicable to each contribution transaction during the statement period.

8. Footnotes and definitions

Footnotes, definitions, and other important disclosures applicable to items shown on the statement are shown here.



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

Register for online.metlife.com
(see Website: online.metlife.com on front)

Log on to your account and be sure you've provided an email address or addresses to which email notifications are to be sent when new documents are available for viewing.

An email will be sent following the end of each quarter to the email address(es) on file with a link to the available document.

Click on the link in the email notification and log on to your account with your username and password to be brought directly to the document corresponding to the link provided in the email. You can view, download, or print the document.

Have questions about reading your statement or accessing your account?
Call 1-800-560-5001 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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