

Preparing to reach retirement goals

Non-Exclusive v2-3



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What is a variable annuity?

A variable annuity is a long-term retirement savings vehicle specifically designed to help individuals save for retirement and provide a stream of retirement income that they cannot outlive. A variable annuity offers the following advantages:



Tax-deferral.

Individuals pay no income tax on their contributions until the money is withdrawn from their account (unlike Roth contributions which are deducted after tax withholdings).^{1,2}



Periodic payments.

Individuals can elect to receive periodic income payments that continue for their lifetime (and the lifetime of their spouse).⁴



Range of underlying funding options.

The underlying funding options available in a variable annuity typically invest in stocks, bonds, money market instruments or some combination of the three.³



Death benefit.

If the individual dies before income payments begin, the individual's beneficiary is guaranteed to receive a specified amount. The beneficiary will get a benefit from this feature if, at the time of the individual's death, the account balance is less than the guaranteed amount.²

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. Please read the prospectus thoroughly and completely before investing.

1. There is no additional tax deferral advantage to funding a qualified retirement plan with an annuity such as FFA. All accounts under qualified plans, including section 403(b) plans and IRAs, are eligible for tax deferral. There should be reasons other than tax deferral, such as the opportunity for lifetime payouts and the other benefits offered under the FFA certificate, for purchasing an annuity certificate under the qualified retirement plan. Roth not available in all plans or all states.
2. Ordinary income taxes generally apply at withdrawal. Withdrawal charges may also apply. Withdrawals prior to age 59½ before separation of service are generally prohibited. Where allowed, distributions of taxable amounts are generally subject to ordinary income taxes and, if made before 59½, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, the 10% federal income tax penalty may apply to distributions of amounts rolled over from another type of qualified retirement plan or IRA. Consult a tax advisor to determine whether an exception to these tax rules may apply. Withdrawals reduce the death benefits.
3. While the investment divisions and their comparably named portfolios may have names, investment objectives and management which are identical or similar to publicly available mutual funds, these portfolios are not those mutual funds. The portfolios most likely will not have the same performance experience as any publicly available mutual fund.
4. SECURE Act 2020: Under the legislation, distributions to individuals who are not the surviving spouse of the employee (or IRA owner), disabled or chronically ill individuals, individuals who are not more than 10 years younger than the employee (or IRA owner), or child of the employee (or IRA owner) who has not reached the age of majority, are generally required to be distributed by the end of the tenth calendar year following the year of the employee or IRA owner's death.

Why choose the Financial Freedom Account (FFA) variable annuity?

Help make wealth last a lifetime

Financial Freedom Account is a tax sheltered variable annuity^{1,2} developed by Metropolitan Life Insurance Company (“MetLife”) to provide a retirement savings vehicle for employees of public schools, colleges and universities, nonprofit hospitals and nonprofit organizations under IRC §501(c)(3). Financial Freedom Account variable annuity is designed to help individuals accumulate assets for retirement. It can also provide a steady stream of income throughout an individual’s retirement years. Financial Freedom Account variable annuity offers:

Features to help assets grow

- No front-end sales charge (other fees and charges apply to a continued investment)
- Funding options including:



- Asset Allocation Portfolios
- Index Portfolios
- Portfolios that invest in Exchange Traded Funds (ETFs)
- “Fund of Funds”
- Fixed Interest Account

- Transfers among the variable funding options³
- The Equity Generator[®] Automated Investment Strategy^{4,5}
- No minimum purchase payment amount

Flexible payout features



- Minimum distribution service — MetLife will calculate the minimum distribution required for this annuity if individuals enroll in MetLife’s minimum distribution service (subject to plan provisions)
- Choice of payout options — choose fixed payouts, variable payouts or individual or joint payouts with or without a guarantee period⁶

Additional benefit features



- Flexible loan provision (loan availability may be subject to the provisions of the employer’s plan)
- Death benefit protection for beneficiaries³ — assuming income has not started, the standard death benefit is the greatest of:

1. Account balance;
2. Total purchase payments less withdrawals (including any applicable withdrawal charges);
3. Highest account balance on December 31st following the end of any fifth certificate anniversary less withdrawals, fees and charges since that December 31st date.

In each case, the amount is reduced by any outstanding loans, where loans are permitted by plan.

1. There is no additional tax deferral advantage to funding a qualified retirement plan with an annuity such as FFA. All accounts under qualified plans, including section 403(b) plans and IRAs, are eligible for tax deferral. There should be reasons other than tax deferral, such as the opportunity for lifetime payouts and the other benefits offered under the FFA certificate, for purchasing an annuity certificate under the qualified retirement plan.

2. May not be available in all states.

3. Restrictions may apply. See the prospectus for more details.

4. No investment strategy can guarantee a profit or prevent a loss.

5. The Equity Generator is a dollar cost averaging strategy that involves continuous investment in securities regardless of fluctuating price levels. Participants should consider their ability to continue purchases through periods of low price levels.

6. Income payments which guarantee payments for a specific time period are usually smaller than those which have no such guarantee. Also, guarantee periods that are shorter usually produce larger payments than those that have longer guarantee periods.

Automated investment strategies

Making investors out of savers



The Equity Generator®

Purchase payments go into the Fixed Interest Account, where they earn an interest rate guaranteed by MetLife and are protected from investment risk. Then each month, an amount equal to the accrued interest earned in the Fixed Interest Account is transferred into one investment division of individuals' choice. The guarantees associated with the Fixed Interest Account are subject to the claims-paying ability and financial strength of Metropolitan Life Insurance Company.¹

Asset Allocation Funding Options²

A diversified funding option that offers fully managed funding choices across a wide selection of asset classes

FFA offers Asset Allocation Portfolios. Each portfolio is diversified among asset classes and is designed to meet a specific investment objective and risk tolerance.

Each Asset Allocation Portfolio is a "fund of funds" that invests in other underlying portfolios. Because of this two-tier structure, each Asset Allocation Portfolio bears its own investment management fees, as well as its pro rata share of the investment management fees and expenses of the underlying portfolios. Combining the investment strategies of several managers in a single portfolio helps to manage investment risk and provide individuals with a wide range of investment management expertise. Diversification does not ensure a profit or protect against loss.

Note: No investment strategy can guarantee a profit or prevent a loss.

1. The Equity Generator is a dollar cost averaging strategy that involves continuous investment in securities regardless of fluctuating price levels. Participants should consider their ability to continue purchases through periods of low price levels.
2. Individuals may be able to realize lower aggregate expenses by investing directly in the underlying portfolios rather than investing in the Asset Allocation Portfolios. In that case, individuals would not receive the asset allocation services of an investment adviser.

Financial Freedom Account funding choices by asset class

Within each asset class, funding choices are listed in alphabetical order.

Fixed Interest Account

Fixed Interest Account guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Money Market

Fidelity® VIP Government Money Market Portfolio^Y

Government Bond

BHFTII Western Asset Management U.S. Government Portfolio

Aggregate Bond

American Funds® The Bond Fund of America^{C,D,I,F,FD,H,I,F,I,R,L,R,M,MC,MR,R,S,Z}

BHFTII BlackRock Bond Income Portfolio^H

BHFTI Brighthouse/Franklin Low Duration Total Return Portfolio^{H,Z}

Fidelity® VIP Investment Grade Bond Portfolio^Y

BHFTII MetLife Aggregate Bond Index Portfolio

BHFTI PIMCO Total Return Portfolio^{F,H,Z}

Multi-Sector Bond

BHFTII Western Asset Management Strategic Bond Opportunities Portfolio^{F,H}

Inflation-Protected Bond

BHFTI PIMCO Inflation Protected Bond Portfolio^{F,H,Z}

Moderate Allocation

BHFTII Brighthouse/Wellington Balanced Portfolio^H

Calvert VP SRI Balanced Portfolio

BHFTII MFS® Total Return Portfolio

Global Allocation

BHFTI Loomis Sayles Global Allocation Portfolio^F

Large Cap Value

BHFTII Brighthouse/Wellington Core Equity Opportunities Portfolio

Fidelity® VIP Equity-Income Portfolio^{F,H,Y}

BHFTII MFS® Value Portfolio*

Large Cap Blend

American Funds® Growth-Income Fund^{C,F,G,I,O,J,R,M,MC}

BHFTI Brighthouse/Wellington Large Cap Research Portfolio

BHFTII MetLife Stock Index Portfolio

Mid Cap Value

BHFTII Brighthouse/Artisan Mid Cap Value Portfolio^C

BHFTI Victory Sycamore Mid Cap Value Portfolio (formerly Invesco Mid Cap Value Portfolio)^C

Global Equity

BHFTI Invesco Global Equity Portfolio^F

Large Cap Growth

American Funds® Growth Fund^{C,F,G,I,R,M,MC}

BHFTII BlackRock Capital Appreciation Portfolio

Fidelity® VIP Growth Portfolio^Y

BHFTII Jennison Growth Portfolio^C

BHFTI Loomis Sayles Growth Portfolio^{C,D}

BHFTII T. Rowe Price Large Cap Growth Portfolio

International Developed

BHFTII Baillie Gifford International Stock Portfolio^F

BHFTI Harris Oakmark International Portfolio^F

BHFTII MetLife MSCI EAFE® Index Portfolio^F

BHFTI MFS® Research International Portfolio^F

Mid Cap Blend

BHFTII MetLife Mid Cap Stock Index Portfolio^C

Small Cap Value

BHFTII Neuberger Berman Genesis Portfolio^C

Real Estate

BHFTI CBRE Global Real Estate Portfolio^{F,R}

Small Cap Blend

BHFTII Loomis Sayles Small Cap Core Portfolio^C

BHFTII MetLife Russell 2000® Index Portfolio^C

Global Small Cap

American Funds® Global Small Capitalization Fund^{C,E,F,G,I,R,L,R,M,MC,SC}

Mid Cap Growth

Calvert VP SRI Mid Cap Portfolio^C

BHFTII Frontier Mid Cap Growth Portfolio^C

BHFTI Morgan Stanley Discovery Portfolio^C

BHFTI T. Rowe Price Mid Cap Growth Portfolio^C

Small Cap Growth

BHFTI Invesco Small Cap Growth Portfolio^C

BHFTII Loomis Sayles Small Cap Growth Portfolio^C

BHFTII T. Rowe Price Small Cap Growth Portfolio^C

Asset Allocation

BHFTI American Funds® Balanced Allocation Portfolio^{AA}

BHFTI American Funds® Growth Allocation Portfolio^{AA}

BHFTI American Funds® Moderate Allocation Portfolio^{AA}

BHFTII Brighthouse Asset Allocation 20 Portfolio^{AA}

BHFTII Brighthouse Asset Allocation 40 Portfolio^{AA}

BHFTII Brighthouse Asset Allocation 60 Portfolio^{AA}

BHFTII Brighthouse Asset Allocation 80 Portfolio^{AA}

BHFTI Brighthouse Asset Allocation 100 Portfolio^{AA}

Fidelity® VIP Freedom 2020 Portfolio^{C,F,H,R,XY}

Fidelity® VIP Freedom 2025 Portfolio^{C,F,H,R,XY}

Fidelity® VIP Freedom 2030 Portfolio^{C,F,H,R,XY}

Fidelity® VIP Freedom 2035 Portfolio^{C,F,H,R,XY}

Fidelity® VIP Freedom 2040 Portfolio^{C,F,H,R,XY}

Fidelity® VIP Freedom 2045 Portfolio^{C,F,H,R,XY}

Fidelity® VIP Freedom 2050 Portfolio^{C,F,H,R,XY}

BHFTI SSGA Growth and Income ETF Portfolio^{AA}

BHFTI SSGA Growth ETF Portfolio^{AA}

Note: BHFTI and BHFTII refer to a series of portfolios that are under Brighthouse Fund Trust I and Brighthouse Fund Trust II.

Footnotes

AA Asset allocation portfolios are “fund of funds” portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the certificate owner’s expenses would be lower.

While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.

Brighthouse Investment Advisors, LLC is the investment advisor to both the Brighthouse and American Funds® asset allocation portfolios. The investment advisor chooses the underlying funding options for each portfolio and the proportion of each underlying funding option within each portfolio.

- C Invests in stocks of small capitalization or mid-capitalization companies. Such stocks may fluctuate in value more than stocks of large capitalization companies, and may perform poorly due to the issuers’ limited product lines, markets, financial resources or management experience.
- D This portfolio invests in a limited number of issuers. Poor performance of a single issuer will generally have a more adverse impact on the return of the portfolio than on a portfolio that invests across a greater number of issuers.
- DI The prices of, and the income generated by, bonds and other debt securities held by the fund may be affected by changing interest rates and by changes in the effective maturities and credit ratings of these securities. Rising interest rates will generally cause the prices of bonds and other debt securities to fall. Falling interest rates may cause an issuer to redeem, call or refinance a debt security before its stated maturity, which may result in the fund having to reinvest the proceeds in lower yielding securities. Longer maturity debt securities generally have greater sensitivity to changes in interest rates and may be subject to greater price fluctuations than shorter maturity debt securities. Bonds and other debt securities are also subject to credit risk, which is the possibility that the credit strength of an issuer will weaken and/or an issuer of a debt security will fail to make timely payments of principal or interest and the security will go into default. Lower quality debt securities generally have higher rates of interest and may be subject to greater price fluctuations than higher quality debt securities. Credit risk is gauged, in part, by the credit ratings of the debt securities in which the fund invests. However, ratings are only the opinions of the rating agencies issuing them and are not guarantees as to credit quality or an evaluation of market risk. The fund’s investment adviser relies on its own credit analysts to research issuers and issues in seeking to mitigate various credit and default risks.
- E Investing in emerging markets may involve risks in addition to and greater than those generally associated with investing in the securities markets of developed countries. For instance, emerging market countries may have less developed legal and accounting systems than those in developed countries. The governments of these countries may be less stable and more likely to impose capital controls, nationalize a company or industry, place restrictions on foreign ownership and on withdrawing sale proceeds of securities from the country, and/or impose punitive taxes that could adversely affect the prices of securities. In addition, the economies of these countries may be dependent on relatively few industries that are more susceptible to local and global changes. Securities markets in these countries can also be relatively small and have substantially lower trading volumes. As a result, securities issued in these countries may be more volatile and less liquid, and may be more difficult to value, than securities issued in countries with more developed economies and/or markets. Less certainty with respect to security valuations may lead to additional challenges and risks in calculating the fund’s net asset value. Additionally, emerging markets are more likely to experience problems with the clearing and settling of trades and the holding of securities by banks, agents and depositories that are less established than those in developed countries.
- F Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.

Footnotes (continued)

- FD The fund may enter into contracts, such as to-be-announced contracts and mortgage dollar rolls that involve the fund selling mortgage-related securities and simultaneously contracting to repurchase similar securities for delivery at a future date at a predetermined price. This can increase the fund's market exposure, and the market price of the securities that the fund contracts to repurchase could drop below their purchase price. While the fund can preserve and generate capital through the use of such contracts by, for example, realizing the difference between the sale price and the future purchase price, the income generated by the fund may be reduced by engaging in such transactions. In addition, these transactions may increase the turnover rate of the fund.
- G Growth-oriented common stocks and other equity-type securities (such as preferred stocks, convertible preferred stocks and convertible bonds) may involve larger price swings and greater potential for loss than other types of investments.
- H Invests in high yield or "junk" bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest rates or other general market conditions, or to downturns in the issuers' companies or industries.
- IF The values of inflation-linked bonds generally fluctuate in response to changes in real interest rates — i.e., rates of interest after factoring in inflation. A rise in real interest rates may cause the prices of inflation-linked securities to fall, while a decline in real interest rates may cause the prices to increase. Inflation-linked bonds may experience greater losses than other debt securities with similar durations when real interest rates rise faster than nominal interest rates. There can be no assurance that the value of an inflation-linked security will be directly correlated to changes in interest rates; for example, if interest rates rise for reasons other than inflation, the increase may not be reflected in the security's inflation measure. Investing in inflation-linked bonds may also reduce the fund's distributable income during periods of extreme deflation. If prices for goods and services decline throughout the economy, the principal and income on inflation-linked securities may decline and result in losses to the fund.
- IO Income provided by the fund may be reduced by changes in the dividend policies of, and the capital resources available for dividend payments at, the companies in which the fund invests.
- IR The prices of, and the income generated by, securities held by the fund may decline in response to various factors directly related to the issuers of such securities, including reduced demand for an issuer's goods or services, poor management performance, major litigation against the issuer, changes in government regulations affecting the issuer or its competitive environment and strategic initiatives such as mergers, acquisitions or dispositions and the market response to any such initiatives.
- LR Certain fund holdings may be deemed to be less liquid or illiquid because they cannot be readily sold without significantly impacting the value of the holdings. Liquidity risk may result from the lack of an active market for a holding, legal or contractual restrictions on resale, or the reduced number and capacity of market participants to make a market in such holding. Market prices for less liquid or illiquid holdings may be volatile, and reduced liquidity may have an adverse impact on the market price of such holdings. Additionally, the sale of less liquid or illiquid holdings may involve substantial delays (including delays in settlement) and additional costs and the fund may be unable to sell such holdings when necessary to meet its liquidity needs.
- M The investment adviser to the fund actively manages the fund's investments. Consequently, the fund is subject to the risk that the methods and analyses employed by the investment adviser in this process may not produce the desired results. This could cause the fund to lose value or its investment results to lag relevant benchmarks or other funds with similar objectives.
- MC The prices of, and the income generated by, the common stocks, bonds and other securities held by the fund may decline — sometimes rapidly or unpredictably — due to various factors, including events or conditions affecting the general economy or particular industries; overall market changes; local, regional or global political, social or economic instability; governmental, governmental agency or central bank responses to economic conditions; and currency exchange rate, interest rate and commodity price fluctuations.

Footnotes (continued)

- MR Mortgage-related securities, such as mortgage-backed securities, and other asset-backed securities, include debt obligations that represent interests in pools of mortgages or other income-bearing assets, such as consumer loans or receivables. Such securities often involve risks that are different from or more acute than the risks associated with investing in other types of debt securities. Mortgage-backed and other asset-backed securities are subject to changes in the payment patterns of borrowers of the underlying debt, potentially increasing the volatility of the securities and the fund's net asset value. When interest rates fall, borrowers are more likely to refinance or prepay their debt before its stated maturity. This may result in the fund having to reinvest the proceeds in lower yielding securities, effectively reducing the fund's income. Conversely, if interest rates rise and borrowers repay their debt more slowly than expected, the time in which the mortgage-backed and other asset-backed securities are paid off could be extended, reducing the fund's cash available for reinvestment in higher yielding securities. Mortgage-backed securities are also subject to the risk that underlying borrowers will be unable to meet their obligations and the value of property that secures the mortgages may decline in value and be insufficient, upon foreclosure, to repay the associated loans. Investments in asset-backed securities are subject to similar risks.
- R Invests in Real Estate Investment Trusts (REITs), which attempt to profit from the rental and sale of real property or from real estate mortgages. REITs may suffer from declines in real estate values or changes in interest rates.
- S Invests in securities backed by the U.S. government. Securities backed by the U.S. Treasury or the full faith and credit of the U.S. government are guaranteed only as to the timely payment of interest and principal when held to maturity. Accordingly, the current market values for these securities will fluctuate with changes in interest rates. Securities issued by government-sponsored entities and federal agencies and instrumentalities that are not backed by the full faith and credit of the U.S. government are neither issued nor guaranteed by the U.S. government.
- SC Investing in smaller companies may pose additional risks. For example, it is often more difficult to value or dispose of small company stocks and more difficult to obtain information about smaller companies than about larger companies. Furthermore, smaller companies often have limited product lines, operating histories, markets and/or financial resources, may be dependent on one or a few key persons for management, and can be more susceptible to losses. Moreover, the prices of their stocks may be more volatile than stocks of larger, more established companies.
- X Market indices referenced are unmanaged, representative portfolios of domestic and international stocks and bonds, each with unique risks. Information about them is provided to illustrate market trends and does not represent the performance of any specific investment. You cannot invest directly in an index.
- Y These funding choices are Fidelity Variable Insurance Products funds that are designed as investment vehicles for variable annuity and variable life insurance contracts of insurance companies. MetLife receives a fee from Fidelity for providing certain recordkeeping and administrative services. You are not responsible for these fees.
- Z May invest in derivatives to obtain investment exposure, enhance return or protect the Portfolio's assets from unfavorable shifts in the value or rate of underlying investments. Because of their complex nature, some derivatives may not perform as intended, can significantly increase the Portfolio's exposure to the existing risks of the underlying investments and may be illiquid and difficult to value. As a result, the Portfolio may not realize the anticipated benefits from a derivative it holds or it may realize losses. Derivative transactions may create investment leverage, which may increase the volatility and may require liquidation of securities when it may not be advantageous to do so.
- * Closed to new money except for clients who already elected Dollar Cost Averaging (DCA) or Rebalancing (Enterprise Rule).

Facts at a glance

Minimum contribution	None. If no purchase payments are made for over 36 months and the account balance is under \$2,000, MetLife may cancel the certificate, if permitted by law, by paying the account balance less any outstanding loans. If applicable, early withdrawal charges may apply. No certificate will be terminated due solely to negative investment performance.
Funding options	<ul style="list-style-type: none"> • Asset Allocation Portfolios • Index Portfolios • Portfolios that invest in Exchange Traded Funds (ETFs) • “Fund of Funds” • Fixed Interest Account <p><i>Note: Monies allocated to the investment divisions are not guaranteed and bear the risk of loss.</i></p>
Transfers among funding options and withdrawal charges¹	<p>Free transfers are currently permitted among the variable funding choices. Please see prospectus for more details.</p> <p>For version 2 there are restrictions on withdrawals in excess of 20% of the Fixed Interest Account balance. For version 3 there may be withdrawal charges of up to 7% for amounts withdrawn in excess of 20% of the Fixed Interest Account balance. These withdrawal charges may apply to each contribution to the Fixed Interest Account each certificate year.</p> <p>Other restrictions may apply. Please see prospectus for details.</p>
Automated investment strategies	The Equity Generator® <i>Note: No investment strategy can guarantee a profit or prevent a loss.</i>
Income for life	For a stream of income for life guaranteed by MetLife, all or part of the certificate may be converted.
Benefit sensitivity (ver. 3) — see prospectus for additional details.	<ul style="list-style-type: none"> • No certificate withdrawal charge will apply to monies in the variable funding choices. • No certificate withdrawal charge will apply to withdrawals from the Fixed Interest Account: <ul style="list-style-type: none"> - At retirement, provided 10 years of uninterrupted certificate participation unless the plan defines retirement and the individual retires under that provision - Upon separation from service from the employer sponsor - To purchase a life annuity or an income arrangement for a non-commutable period of 5 years or more - In any given certificate year, for partial withdrawals of up to 20% of the Fixed Interest Account balance - To a full withdrawal if an individual becomes disabled (as defined by the Social Security Administration) - Upon death - To any withdrawal required to avoid federal income tax penalties or satisfy federal income tax rules for this annuity. (Does not apply to 72(t) distributions) - If the plan permits withdrawal for hardship and a request is made for a withdrawal as a result of unforeseen hardship or emergency
Death benefit	Assuming income has not started, the standard death benefit is the greatest of: <ul style="list-style-type: none"> • Account balance; • Total purchase payments less withdrawals (including any applicable withdrawal charges); • Highest account balance on 12/31 following the end of any fifth certificate anniversary less withdrawals, fees and charges since that 12/31 date. In each case, the amount is reduced by outstanding loans, where loans are permitted by plan.
Loan provision	The amount that may be borrowed, the interest rate charged, the loan repayment schedules and loan application fees are described in the loan application form and the certificate (TSA only). Loan availability may be subject to the provisions of the employer’s plan.
Minimum distribution service	The minimum distribution generally required each year after age 72, or when as individual retires, whichever is later, by federal income tax rules can be calculated and forwarded from the Financial Freedom Account by enrolling in MetLife’s minimum distribution service relating to this annuity. Failure to take required minimum distributions for a year will result in a 50% penalty tax on the amount of the shortfall. MetLife will guarantee the calculation for this annuity against Internal Revenue Service (IRS) penalties (based upon the information provided).
Administrative fee	The administrative fee is included in the Separate Account charge.
Annual Separate Account charge	0.95% (as a percentage of an individual’s average account balance in the Separate Account)

These fees and charges mentioned above do not include investment management fees and other expenses of the funding options under the certificate. Please refer to the prospectus for more information.

1. Ordinary income taxes generally apply at withdrawal. Withdrawal charges may also apply. Withdrawals prior to age 59½ before separation of service are generally prohibited. Where allowed, distributions of taxable amounts are generally subject to ordinary income taxes and, if made before 59½, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, the 10% federal income tax penalty may apply to distributions of amounts rolled over from another type of qualified retirement plan or IRA. Consult a tax advisor to determine whether an exception to these tax rules may apply. Withdrawals reduce the death benefits.



The information contained in this document is intended to be informational in nature and should not be considered a recommendation or individualized advice.

This product is a long-term investment designed for retirement purposes.

Financial Freedom Account variable annuity products are offered by prospectus only. To obtain a prospectus, please contact MetLife at the service center number reflected on your enrollment materials. Individuals should carefully read the product prospectus and consider the product's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding options. This and other information is available in the prospectus, which individuals should read carefully before investing. Product availability and features may vary by state. All product guarantees, including optional benefits, are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

The amounts allocated to the variable funding options are subject to market fluctuations so that, when withdrawn, they may be worth more or less than their original value. There is no guarantee that any of the variable funding options will meet their stated goals or objectives.

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Like most annuity certificates, MetLife's certificates contain charges, limitations, exclusions, holding periods, termination provisions and terms for keeping them in force.

MetLife and/or its affiliates ("MetLife") receive fees for providing administrative and recordkeeping services. The fees may be deducted directly from the Participant's account, be paid for by the Employer, be paid from the Plan assets and/or paid from the fees deducted from Participant account values allocated to the mutual funds available under the Plan. The fees can vary based upon the mutual funds that are available in the Plan and Plan Participants' asset allocations. Because different mutual funds pay different rates of compensation and rates of mutual fund compensation are subject to change from time to time, compensation received by MetLife varies based on the rates of compensation in effect from time to time. MetLife may receive a finder's fee from certain fund companies, which is additional compensation to MetLife. MetLife may also impose separate transactional fees for certain Participant elected transactions that will be charged directly to Plan Participants unless paid by the Employer or the Plan. MetLife may increase the annual administrative service fee charged to Participants' accounts. MetLife may also pay a portion of the fees it collects to an entity that is designated as a directed trustee or directed custodian of the Plan; or to a third party administrator, or third party investment advisor. MetLife may receive payments for administrative services provided under the third party investment advisory services. MetLife also receives compensation for administrative services on annuities that are issued by unaffiliated insurance companies. MetLife also receives fees with respect to annuities it issues, according to the terms of the annuity contracts and prospectuses, if applicable. If you would like more information on the compensation that MetLife receives, contact your Employer. MetLife may realize a profit from any of the fees described above.

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.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Distributions of 401(k), 403(b) or 457(b) salary reduction contributions allocated to an account, and any earnings on such contributions, are generally not permitted prior to attaining normal retirement age under the retirement plan except under certain circumstances, such as an individual's severance from employment with the employer sponsoring the plan or the individual's death, disability or hardship (or 457(b) unforeseeable emergency) as permitted by the plan. Distributions of contributions and any earnings may also be restricted as defined in the plan documents. Contact the plan administrator to determine when and under what circumstances the individual may request a distribution from the plan.

Ordinary income taxes generally apply at withdrawal. Withdrawal charges may also apply. Withdrawals prior to age 59½ before separation from service are generally prohibited. Where allowed, distributions of taxable amounts are generally subject to ordinary income tax and, if made before age 59½, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, the 10% federal income tax penalty may apply to distributions of amounts rolled over from another type of qualified retirement plan or IRA. Consult a tax advisor to determine whether an exception to these tax rules may apply. Withdrawals reduce the death benefits.

Financial Freedom Account variable annuity is issued by Metropolitan Life Insurance Company, New York, NY 10166, and distributed by MetLife Investors Distribution Company (member FINRA). Both are MetLife companies. Policy Form number G4333-7.

• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

