Preparing to reach retirement goals

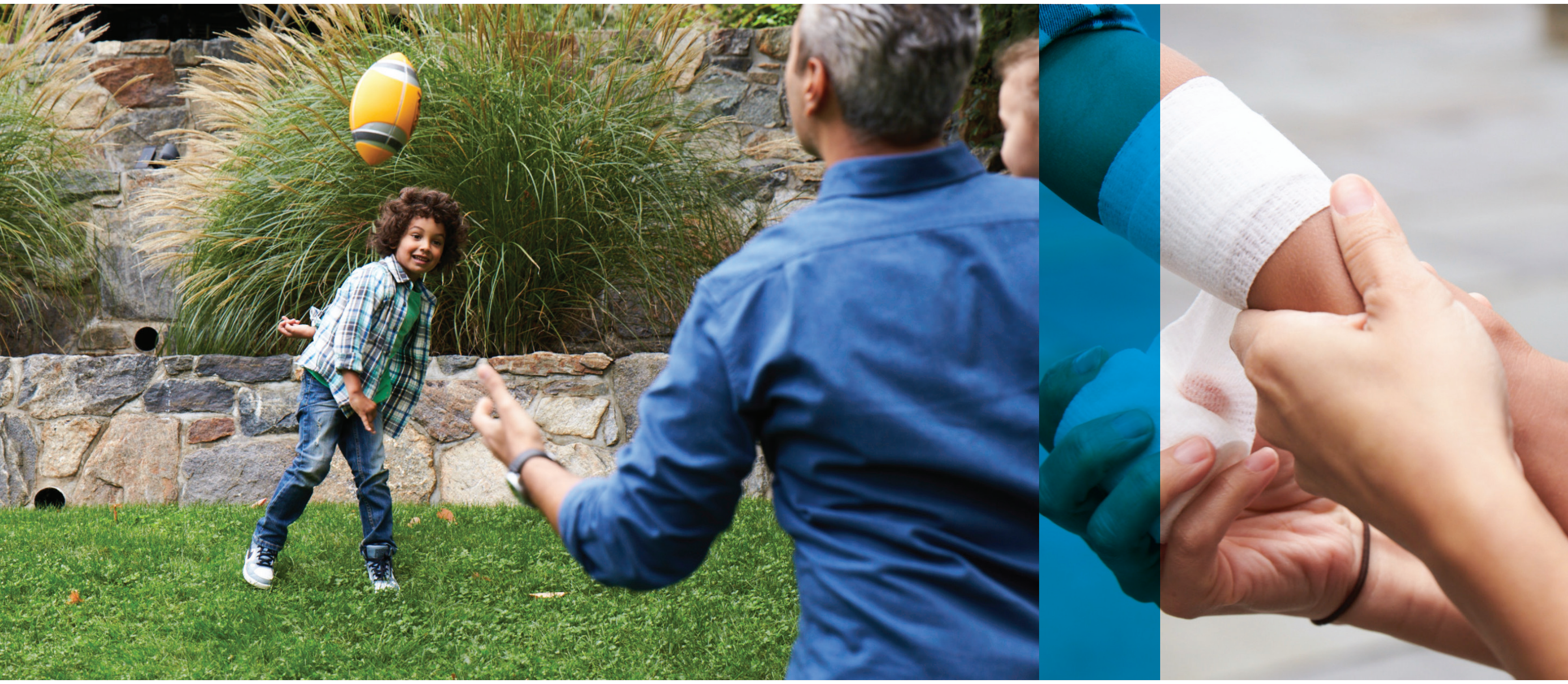
B and L Class

MetLife

Navigating life together

Table of contents

MetLife Financial Freedom Select



As individuals look to the future, they may aspire to live a certain lifestyle in retirement. Whether they choose a lifestyle that is challenging and invigorating or carefree and relaxed, they'll want one that is at least comparable to the one they live today — and one that is free of financial worries.

But security in retirement doesn't happen automatically. It takes planning and the foresight to help protect one's retirement income.

With planning, individuals can take control of their future, help prepare for the uncertainties as well as the possibilities — and retire the way they want.

A MetLife[1] Financial Freedom Select (MFFS®) variable annuity can help.

Individuals can create an investment strategy to fit their retirement goals and objectives.

1. MetLife refers to Metropolitan Life Insurance Company.

What is a variable annuity?

A variable annuity is a long-term retirement savings vehicle specifically designed to help individuals save for retirement, providing them with a stream of retirement income that they cannot outlive. A variable annuity contains funding options that have the potential to grow and other features, such as a death benefit and the ability to make payments to an individual for the individual's lifetime.

Variable annuities:

Are one of the only investments individuals can buy that offer income for life, no matter how long they live.

Offer a choice of two death benefit options that can help provide for individuals' loved ones, regardless of market conditions.

Offer funding options to help diversify and grow purchase payments on a tax-deferred basis (unlike Roth contributions, which are deducted after tax withholdings).[1] This may help individuals keep pace with inflation.

Give individuals the flexibility to withdraw portions or all of the account value if individuals choose. Individuals can use the money as an ongoing source of income or withdraw it periodically, as unexpected financial needs arise.

Guarantees apply to certain insurance and annuity products (not securities, variable or investment advisory products) including optional benefits, and are subject to product terms, exclusions and limitations and the claims-paying ability and financial strength of Metropolitan Life Insurance Company.

1. If individuals are buying a variable annuity to fund a qualified retirement plan or IRA, they 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.

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 for complete details before investing.

To provide the investment and other benefits, variable annuities contain certain fees, including contract/certificate fees, a Separate Account charge, and variable funding option charges and expenses. The optional death benefit rider carries an additional charge and must be elected when the contract/certificate is issued.

Like most investments, variable annuity contracts/certificates will fluctuate in value and may be impacted by market declines, even when an optional protection benefit rider is elected.

Variable annuities are long-term investments. As a result, if individuals take distributions too soon, a withdrawal charge may apply. Retirement plan distributions before age 59½ or severance are generally prohibited. Distributions may also be restricted as defined in the plan documents. Where permitted, distributions of taxable amounts are generally subject to ordinary income taxes 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. Withdrawals will also reduce the living and death benefits and account value. Withdrawal charges may also apply. Please see the prospectus for complete details.

Funding options that offer choice and flexibility

With the MFFS variable annuity, individuals have the flexibility to:

- invest in professionally managed asset allocation portfolios, or
- design an individual's own asset allocation strategy

And individuals may choose from:

- multi- and single-manager asset allocation portfolios
- actively managed portfolios or passively managed index portfolios
- a diverse lineup of equity and fixed income funding options

Asset allocation portfolios

Individuals may choose from a broad selection of multi- and single-manager asset allocation portfolios, designed for different types of investors:

- **American Funds** — Moderate, Balanced and Growth Allocation Portfolios
- **Brighthouse Asset Allocation Portfolios**[1] — Brighthouse Asset Allocation 20 Portfolio, Brighthouse Asset Allocation 40 Portfolio, Brighthouse Asset Allocation 60 Portfolio, Brighthouse Asset Allocation 80 Portfolio and Brighthouse Asset Allocation 100 Portfolio
- **Fidelity® VIP Freedom** — Fidelity® VIP Freedom 2025 Portfolio, Fidelity® VIP Freedom 2030 Portfolio, Fidelity® VIP Freedom 2035 Portfolio, Fidelity® VIP Freedom 2040 Portfolio, Fidelity® VIP Freedom 2045 Portfolio and Fidelity® VIP Freedom 2050 Portfolio
- **State Street Global Advisors (SSGA)** — Growth and Income ETF and Growth ETF Portfolios

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 include 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 contract/certificate owner's expenses would be lower. Diversification does not ensure a profit or protect against loss.

1. Wilshire Funds Management ("Wilshire®") serves as a consultant to Brighthouse Investment Advisers, LLC for these asset allocation strategies.

Brighthouse Investment Advisers, LLC is the investment adviser to the asset allocation portfolios. Brighthouse Investment Advisers, LLC (for the American Funds® Asset Allocation Portfolios and Brighthouse Asset Allocation Portfolios) and SSGA Funds Management, Inc. (for the SSGA ETF Portfolios) choose the underlying funding options for each portfolio and the proportions of each underlying funding option allocated to each portfolio. To ensure optimal diversification and an appropriate balance of risk and reward, Brighthouse Investment Advisers, LLC (for the American Funds and Brighthouse Asset Allocation Portfolios) and SSGA Funds Management, Inc. (for the SSGA ETF Portfolios) review the portfolios on a consistent basis and may make adjustments to the fund holdings or allocations.

Individual funding options

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

Fixed Interest Account

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

Government Bond
BHFTII Western Asset Management U.S. Government Portfolio

Aggregate Bond
American Funds® The Bond Fund of America[C, DI, F, FD, H, IF, IR, LR, M, MC, MR, R, S, Z]
BHFTII BlackRock Bond Income Portfolio[H]
BHFTI Brighthouse/Franklin Low Duration Total Return Portfolio[H, Z]
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
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
BHFTII MFS® Value Portfolio

Large Cap Blend
American Funds® Growth-Income Fund[C, F, G, IO, IR, 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[C]

Global Equity
BHFTI Invesco Global Equity Portfolio[F]

Large Cap Growth
American Funds® Growth Fund[C, F, G, IR, M, MC]
BHFTII BlackRock Capital Appreciation Portfolio
BHFTII Jennison Growth Portfolio[C]
BHFTI Loomis Sayles Growth Portfolio[C, D]
BHFTII T. Rowe Price Large Cap Growth Portfolio[4]

International Developed
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
BHFTI Brighthouse Small Cap Value Portfolio[C]
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, IR, LR, M, MC, SC]

Mid Cap Growth
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 2025 Portfolio[C,F,H,R,X,Y]
Fidelity® VIP Freedom 2030 Portfolio[C,F,H,R,X,Y]
Fidelity® VIP Freedom 2035 Portfolio[C,F,H,R,X,Y]
Fidelity® VIP Freedom 2040 Portfolio[C,F,H,R,X,Y]
Fidelity® VIP Freedom 2045 Portfolio[C,F,H,R,X,Y]
Fidelity® VIP Freedom 2050 Portfolio[C,F,H,R,X,Y]
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 include 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 contract/certificate owner's expenses would be lower. Diversification does not ensure a profit or protect against loss.

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.

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 advisor 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.

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.

Footnotes (continued)

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 advisor 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 advisor 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.

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.

Automated investment strategies

Individuals can choose from one of four automated investment strategies,[1] designed to help them manage their money. Each investment strategy is available for no additional charge.

The Allocator℠

Each month, a dollar amount individuals choose is transferred from the Fixed Interest Account to any of the funding options they choose.

The Equity Generator®

Each month, an amount equal to the interest earned in the Fixed Interest Account is swept into the funding option of an individual's choice.

The Index Selector®

Individuals may select from one of five Index Selector asset allocation models, based on varying levels of risk tolerance. Based on the model they choose, the entire account balance is allocated among five index portfolios that seek to replicate the returns of five indices, as well as the Fixed Interest Account. Each Index Selector Model has a different percentage of some or all of the five index portfolios and the Fixed Interest Account. The Index Selector strategy will reallocate the holdings every quarter to match the original allocations.

The Rebalancer®

When individuals choose multiple funding options, including any of the asset allocation portfolios, they can help ensure that the percentage allocations stay consistent by electing this strategy. If the funding mix becomes unbalanced due to market conditions, we will automatically readjust them each quarter to bring them back in line with the original allocation.

1. No investment strategy can guarantee a profit or protect against a loss. Only one investment strategy may be in effect at a time. The Equity Generator and the Allocator are dollar cost averaging strategies that involve continuous investment in securities regardless of fluctuating price levels. Participants should consider their ability to continue purchases through periods of low price levels. The Equity Generator will automatically be discontinued if the Fixed Interest Account balance at the time of a scheduled transfer is zero. Individuals should consider whether it is appropriate for them to continue this strategy over time if their risk tolerance, time horizon, or financial situation changes. This strategy may experience more volatility than our other strategies. The asset allocation models used in the Index Selector strategy may change from time to time. These investment strategies may not be elected when a loan is outstanding (if loans are permitted by plan).

Facts at a glance

Funding options	• Asset Allocation Portfolios • Index Portfolios • Portfolios that invest in Exchange Traded Funds (ETFs) • "Fund-of-Funds" • Fixed Interest Account
Automated investment strategies[1]	• **The Allocator** • **The Index Selector** • **The Equity Generator** • **The Rebalancer**
Minimum contributions	None. If no contributions are made for more than 24 months (36 months in NY) and the account balance is under $2,000, MetLife may cancel the contract/certificate, if permitted by law, by paying the account balance less any outstanding loans (if loans are permitted by plan). Early withdrawal charges may apply.
Transfers	Free, non-taxable, unlimited. (Restrictions may apply. See prospectus for more details.)
3% Rollover distribution and direct transfer credit	A 3% bonus (2% in NY) on eligible transfers in the first two contract/certificate years on B and L classes only. (Not available on transfers from other MetLife or MetLife affiliates' products or if individuals are over age 65 on the contract/certificate issue date). For the 403(b) ERISA, 403(a), 457(b) and 401 markets, the transfer and credit must remain in the Fixed Interest Account for 5 years and is subject to forfeiture if withdrawn prior to 5 years. Other restrictions apply. See prospectus for details.
Income for life	Guarantee a stream of lifetime income.
Benefit sensitivity	**No contract/certificate withdrawal charge will apply upon:** • annuitization • death • a direct transfer to another MetLife approved product • any withdrawal required to avoid federal income tax penalties or satisfy federal income tax rules (for this annuity contract/certificate only) **After the first contract/certificate year, no contract/certificate withdrawal charge will apply upon:** • disability[2] • terminal illness[2] • confinement to a nursing home[2] **After five years[3] from the issue date of the contract/certificate, no contract/certificate withdrawal charges will apply upon:** • retirement • severance from employment with the employer individuals had at the time they purchased the contract/certificate
Death benefit	Assuming income has not started, the standard death benefit is the greatest of: (1) Account balance; (2) total purchase payments reduced proportionately for withdrawals (including any applicable withdrawal charges). In each case, the amount is reduced by any outstanding loans, where loans are permitted by plan.
Optional annual step-up death benefit	The Optional Annual Step-Up Death Benefit is the greatest of **(less outstanding loans, where loans are permitted by plan):** (1) Account balance; (2) Total purchase payments reduced proportionately for withdrawals; (3) "Highest Anniversary Value" on any contract/certificate anniversary prior to owner's 81st birthday, plus any subsequent purchase payments and reduced proportionately for withdrawals. This benefit must be elected at the time of purchase and is irrevocable. There is an additional charge of 0.10% annually.
Access to money	After the first contract/certificate year, an individual may withdraw up to 10% of their total account balance per contract/certificate year. This 10% total withdrawal may be taken in an unlimited number of partial withdrawals during that contract/certificate year. These withdrawals are made on a non-cumulative basis.[4]
Annual contract/certificate fee	A $30 annual contract/certificate fee is deducted on a pro rata basis. This fee will be waived if: (1) Account balance exceeds $25,000, or (2) purchase payments exceed $2,000 within the last 12 months (fee not deducted from the Fixed Interest Account).
Annual Separate Account charge	• B Class: 1.15% • L Class: 1.30% • C Class*: 1.45% Annual Separate Account charges for American Funds funding options are an additional 0.25%. Additional investment-related fees and expenses will apply to the selected funding options and optional death benefit.
Withdrawal charges[2,4]	The following withdrawal charges apply to the amount withdrawn from the account balance based on the age of the contract/certificate issue date. • B Class: 12-year withdrawal charge schedule: 9%, 9%, 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% • L Class: 7-year withdrawal charge schedule: 9%, 8%, 7%, 6%, 5%, 4%, 2%, 0% • C Class*: No withdrawal charges apply. **The fees and charges mentioned above do not include investment management fees and other expenses of the funding options under the contract/certificate. Withdrawal charge schedule may vary by state. Please refer to the prospectus for more information.**

Prepare for retirement

Individuals should decide if an MFFS variable annuity from MetLife is right for them and can decide on the investment strategy and which optional benefit best fit their needs.

* The C Class is only available to new participants in groups established prior to 4/30/12 with the C Class in the 403(b) ERISA, 403(a), 457(b), or 401 markets.

1. No investment strategy can guarantee a profit or protect against a loss. Only one investment strategy may be in effect at a time. The Equity Generator and the Allocator are dollar cost averaging strategies that involve continuous investment in securities regardless of fluctuating price levels. Participants should consider their ability to continue purchases through periods of low price levels. We will continue to implement the Index Selector strategy using the percentage allocations of the model that have been in effect at the time individuals commence implementation of the strategy. These percentages will not change. Individuals should consider whether it is appropriate for them to continue this strategy over time if their risk tolerance, time horizon, or financial situation changes. This strategy may experience more volatility than our other strategies. The asset allocation models used in the Index Selector strategy may change from time to time.
2. Terminal illness and confinement to a nursing home do not apply to the 403(b) ERISA, 403(a), 457(b), and 401 markets. May not be available in all states, all ages or all tax markets. Must also be less than age 65 to receive the Disability Benefit. Social Security definition applies. Must be less than age 80 on contract/certificate issue to receive the nursing care and terminal illness waivers of withdrawal charges. Other restrictions apply. See the prospectus for details.
3. No five-year wait for retirement and severance in the 403(b) ERISA, 403(a), 457(b), and 401 markets.
4. Retirement plan distributions before age 59½ or severance are generally prohibited. Distributions may also be restricted as defined in the plan documents. Where permitted, distributions of taxable amounts are generally subject to ordinary income taxes and, if made before age 59½, may be subject to a 10% federal income tax penalty. The 10% federal income tax penalty generally does not apply to 457(b) plans. 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.

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.

MetLife Financial Freedom Select 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.

Like most annuity contracts/certificates, MetLife's contracts/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.

Withdrawals will reduce the living benefit, death benefit and account value of the annuity contract/certificate and may be subject to withdrawal charges. Because the purchase of an annuity through an employer retirement plan does not provide additional tax-deferral benefits beyond those already provided through the retirement plan, individuals should consider the annuity for its death benefit, annuity options and other non-tax related benefits.

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 qualified salary reduction contributions allocated to the account, and any earnings on such contributions, are generally not permitted prior to attaining normal retirement age under an individual's retirement plan except under certain situations, such as severance from employment with the employer sponsoring the plan or an 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. Individuals should contact their plan administrator to determine when and under what circumstances they may request a distribution from their plan. Where permitted, 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, there is no 10% federal income tax penalty except that the 10% federal income tax penalty may apply to distributions of amounts previously rolled over to a governmental 457(b) plan from another type of employer retirement plan or IRA. Individuals should consult with their tax advisor to determine if an exception to the 10% federal income tax penalty may apply.

MetLife Financial Freedom Select 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 numbers G.FFS(08/02) and G-MFFS-1(8/04).

● 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

MetLife

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

1803 976559 MLR19000457001-11 L0821016333[exp0923][All States][DC]