

ANNUITIES | VARIABLE

MetLife Financial Freedom Select[®]

B, L and C Class



MetLife



preparing

to reach your retirement goal

How Do You Picture Your Retirement?

If you're like most people, retirement means having the financial freedom to spend your time as you please. Perhaps you see yourself enjoying hobbies and recreational pursuits, giving your time to causes you believe in, traveling the world, going back to school, or even starting a new business.

However you picture your future, the right retirement savings vehicle can help you get started. **MetLife Financial Freedom Select¹ (MFFS[®])** variable annuity can help you accumulate assets during your working years and provide you with a stream of income throughout your retirement. As you'll see, it is specially designed to address three major retirement challenges.

RETIREMENT CHALLENGE	MFFS SOLUTION
Longevity Risk. With people living longer than previous generations, your retirement could last 20, 30, or more years.	MFFS offers the ability to receive annuity pay-outs when you are ready to retire that can last as long as you live.
Inflation Risk. Future dollars may not be able to purchase the same amount of products and services they do today.	With MFFS your retirement savings have the potential to grow based on the performance of the investment divisions you choose. ²
Market Risk. The ups and downs of the stock market are unpredictable, and a down market can be particularly difficult early in retirement.	MFFS offers optional benefits, for an additional cost, that ensure a guaranteed minimum income benefit or guaranteed withdrawal benefit that can last a lifetime. ³

Variable Annuity Advantages

A variable annuity is a retirement savings vehicle specifically designed to help you save for retirement, providing you with a steady retirement income that you cannot outlive. A variable annuity offers the following advantages:

- **Tax deferral.** You pay no income tax on your investment until the money is withdrawn from your account.^{2,4}
- **Range of funding options.** The funding options for a variable annuity are typically mutual funds that invest in stocks, bonds, money market instruments, or some combination of the three.
- **Periodic payments.** Payments continue for the rest of your life (or the life of your spouse or any other person you designate).⁵ This feature offers protection against the possibility that, after you retire, you will outlive your assets.
- **Death benefit.** If you die before the periodic payments to you have begun, your beneficiary is guaranteed to receive a specified amount. Your beneficiary will get a benefit from this feature if, at the time of your death, your account value is less than the guaranteed amount.⁴

1 May not be available in all states.

2 There is no additional tax deferral advantage to funding your qualified retirement plan with an annuity such as MFFS. All accounts under qualified plans, including section 403(b) plans, IRAs and Simple 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 MFFS contract for purchasing an annuity contract under the qualified retirement plan.

3 The guaranteed features of the MetLife Financial Freedom Select[®] are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

4 Ordinary income taxes generally apply at withdrawal. Withdrawal charges may also apply. Withdrawals will reduce the living benefit, death benefit and account value. Withdrawals prior to age 59½ from a TSA or prior to age 70½ from a 457(b) (before separation of service) are generally prohibited. Where allowed, a 10% federal tax penalty generally applies, in addition to ordinary income taxes. Consult your tax advisor to determine whether an exception to these tax rules may apply.

5 Under the Internal Revenue Code ("IRC"), spousal continuation and certain distribution options are available only to a person who is defined as a "spouse" under the Federal Defense of Marriage Act or any other applicable federal law. All contract provisions will be interpreted and administered in accordance with the requirements of the IRC. Therefore, under current federal law, a purchaser who has or is contemplating a civil union or same-sex marriage should note that the favorable tax treatment afforded under federal law would not be available to such same-sex partner or same-sex spouse. Same-sex partners or spouses who own or are considering the purchase of annuity products that provide benefits based on status as a spouse should consult a tax advisor.

Accumulation and Distribution

Features and Benefits

Now that you understand the importance of an annuity, selecting the right strategy is important.

The MetLife Financial Freedom Select (MFFS) variable annuity allows you to choose from three classes (B, L, and C) and two optional benefit provisions—the Lifetime Withdrawal Guarantee^{1,2} (LWG) and the PredictorSM Guaranteed Minimum Income Benefit^{1,2} (GMIB). Take a look at the many features and benefits that can help you get the most from your retirement assets.

ACCUMULATION FEATURES	DISTRIBUTION OPTIONS ⁷
<ul style="list-style-type: none">■ Funding Options including:<ul style="list-style-type: none">Asset Allocation PortfoliosIndex PortfoliosExchange Traded Funds (ETF)“Fund of Funds”Fixed Interest Account■ Automated Investment Strategies³■ No front end sales charge⁴■ No minimum contribution amounts■ 3% Rollover Distribution and Direct Transfer Credit⁵ (<i>B and L Classes for eligible transfers in first two years</i>)■ Unlimited transfers among investment choices and the Fixed Interest Account⁶	<ul style="list-style-type: none">■ Lifetime Withdrawal Guarantee■ The Predictor■ Systematic Withdrawal■ Choice of Annuity Payout Options

All guarantees are based on the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Accumulation Phase

Select a strategy that is right for you!

There are several options that can be selected in order to diversify.

You can select:

- any of the individual investment choices available that cover a spectrum of asset classes
- an asset allocation portfolio

1 You cannot select the LWG with the GMIB. The LWG is not available in the 403(b) ERISA, 403(a), 457(b) and 401(a)/(k) markets.

2 May not be available in all states.

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

4 Other fees and charges apply. See the prospectus for more details.

5 State variations may apply. Generally not available if assets are from other MetLife or MetLife affiliates' products or if you are over age 65 on the Contract issue date.

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

7 Ordinary income taxes generally apply at withdrawal. Withdrawal charges may also apply. Withdrawals will reduce the living benefit, death benefit and account value. Withdrawals prior to age 59½ from a TSA or prior to age 70½ from a 457(b) (before separation of service) are generally prohibited. Where allowed a 10% federal tax penalty generally applies, in addition to ordinary income taxes. Consult your tax advisor to determine whether an exception to these tax rules may apply.

MetLife Financial Freedom Select 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, New York, NY

INTERMEDIATE-GOVERNMENT

Western Asset Management U.S.
Government Portfolio

INTERMEDIATE-TERM BOND

American Funds® Bond Fund
Barclays Capital Aggregate Bond Index Portfolio^I
BlackRock Bond Income Portfolio^H
PIMCO Total Return Portfolio^{F,H}

MULTI-SECTOR BOND

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

INFLATION-PROTECTED BOND

PIMCO Inflation Protected Bond Portfolio^{F,H}

CONSERVATIVE ALLOCATION

Met/Franklin Income Portfolio^H

HIGH YIELD BOND

Lord Abbett Bond Debenture Portfolio^H

MODERATE ALLOCATION

Calvert VP SRI Balanced Portfolio
MFS® Total Return Portfolio

LARGE CAP VALUE

BlackRock Large Cap Value Portfolio
Davis Venture Value Portfolio
FI Value Leaders Portfolio
Met/Franklin Mutual Shares Portfolio^F
MFS® Value Portfolio

GLOBAL EQUITY

Met/Templeton Growth Portfolio^F

LARGE CAP BLEND

American Funds® Growth-Income Fund
BlackRock Large Cap Core Portfolio
MetLife Stock Index Portfolio^I

MID CAP VALUE

Met/Artisan Mid Cap Value Portfolio^C
Neuberger Berman Mid Cap Value Portfolio^C

GLOBAL REAL ESTATE

Clarion Global Real Estate Portfolio^{F,R}

INTERNATIONAL

Harris Oakmark International Portfolio^F
MFS® Research International Portfolio^F
Morgan Stanley EAFE® Index Portfolio^{F,I}

MID CAP BLEND

Lazard Mid Cap Portfolio^C
MetLife Mid Cap Stock Index Portfolio^{C,I}

SMALL CAP VALUE

Neuberger Berman Genesis Portfolio^C
Third Avenue Small Cap Value Portfolio^{C,F}

GLOBAL SMALL CAP

American Funds Global Small
Capitalization Fund^{C,F}

LARGE CAP GROWTH

American Funds® Growth Fund
BlackRock Legacy Large Cap Growth Portfolio
Janus Forty Portfolio^{D,F}
Oppenheimer Capital Appreciation Portfolio^C
T. Rowe Price Large Cap Growth Portfolio

SMALL CAP BLEND

Loomis Sayles Small Cap Core Portfolio^C
Russell 2000® Index Portfolio^{C,I}

MID CAP GROWTH

Morgan Stanley Mid Cap Growth Portfolio^C
T. Rowe Price Mid Cap Growth Portfolio^C

SMALL CAP GROWTH

Invesco Small Cap Growth Portfolio^C
Loomis Sayles Small Cap Growth Portfolio^C
T. Rowe Price Small Cap Growth Portfolio^C

TECHNOLOGY

RCM Technology Portfolio^T

ASSET ALLOCATION

American Funds® Balanced Allocation Portfolio^{AA}
American Funds® Growth Allocation Portfolio^{AA}
American Funds® Moderate Allocation Portfolio^{AA}
Met/Franklin Templeton Founding Strategy Portfolio^{C,H,AA}
MetLife Aggressive Allocation Portfolio^{AA}
MetLife Conservative Allocation Portfolio^{AA}
MetLife Conservative to Moderate Allocation Portfolio^{AA}
MetLife Moderate Allocation Portfolio^{AA}
MetLife Moderate to Aggressive Allocation Portfolio^{AA}
SSgA Growth and Income ETF Portfolio^{AA}
SSgA Growth ETF Portfolio^{AA}

^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 is non-diversified, which means that it invests in a limited number of stocks and is therefore subject to greater overall risk than diversified portfolios. Poor performance of a single security will generally have a more adverse impact on the return of a non-diversified portfolio than on a diversified portfolio, which would normally invest across a greater number of issuers.

^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.

^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.

^I Morgan Stanley sponsors the MSCI EAFE® Index, Barclays Capital sponsors the Barclays Capital U.S. Aggregate Bond Index, Standard & Poor's sponsors the Standard & Poor's 500 Composite Stock Price Index and the Standard & Poor's Mid Cap 400 Composite Stock Index, and Frank Russell Company sponsors the Russell 2000® Index (together referred to as "index sponsors"). The index sponsors have

no responsibility for and do not participate in the management of Portfolio assets or sale of Portfolio shares. Each index and its associated trademarks and service marks are the exclusive property of the respective index sponsors. The Metropolitan Series Fund, Inc. Statement of Additional Information contains a more detailed description of the limited relationship the index sponsors have with Metropolitan Life Insurance Company and the Fund.

^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.

^T Invests in securities of technology companies, which may be subject to abrupt or erratic price changes due to rapid technological developments and intense industry competition. Such emphasis on investments in a single sector will make a portfolio more likely to fluctuate in value due to events affecting that sector.

^{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 contract 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.

Select an Asset Allocation Portfolio

Asset allocation provides an important benefit: diversification.¹ By spreading investments across different asset classes, such as bonds and cash, the impact of a market downturn in a particular asset class may have less of an impact on your retirement savings.

Each portfolio is designed to meet a specific investment objective and risk tolerance among a variety of asset classes, while providing you with diversification within those asset classes. They work by combining the investment strategies and styles of several managers in a single funding option, which can help manage investment risk and offer you the benefit of a wide range of portfolio management expertise.

To find out what is appropriate for you, all you have to do is complete an Asset Allocation Questionnaire with the guidance of your financial representative and establish your investment goals, time horizon, and risk level. Your representative will walk you through your results, helping you determine which Asset Allocation funding option is right for you.

Select an Automated Investment Strategy

There are four automated investment strategies that you can select that are available without an additional charge. Each strategy is designed to simplify the investing process.

Allocator^{SM 2}	Your money goes into the Fixed Interest Account, where it earns a current rate of interest. Each month a portion is transferred to the investment options you select. In reality, few investors, even professional money managers, are successful at timing the highs and lows of the stock and bond markets. The Allocator uses dollar cost averaging to take advantage of ups and downs in the markets by investing the same amount at regular intervals of time.
Equity Generator²	Your contributions 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 is automatically moved into one investment option of your choice. This allows you to enter the market without worrying about choosing the right time to invest. Also, the principal in the Fixed Interest Account remains protected from any market loss. The guarantee associated with the Fixed Interest Account is subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.
Index Selector^{SM 2,3}	The Index Selector investment strategy is an asset allocation strategy that uses the five Index Portfolios and the Fixed Interest Account. Your money is divided across five index funding options— Barclays Capital Aggregate Bond Index, MetLife Stock Index, Morgan Stanley EAFE [®] Index, Russell 2000 [®] Index, and MetLife Mid Cap Stock Index— and the Fixed Interest Account. Each Index Selector model has a different percentage of some or all of the index investment options and the Fixed Interest Account. The index investment options are designed to equal the return of popular benchmark indexes of each asset class. The underlying portfolios hold many of the same stocks or bonds that are tracked by the actual index. Of course, there is no guarantee that an index investment option will achieve the performance of its index. Once you have made your choice, 100% of your account balance is allocated to this strategy. Each quarter, your account is automatically rebalanced to match the allocation of the Index Selector model you chose. Some of the Index Selector models may be more volatile than the other investment strategies.
Rebalancer²	Once you select a specific asset allocation, the Rebalancer can start to work for you. If the funding options in your originally selected allocation do well and your account balance grows, your allocation could also change, leaving you with potentially more risk than you had desired. Instead of you having to reallocate your assets, the Rebalancer does the work for you by automatically returning your account balance to the allocation you initially selected every three months. You must have 100% of your account balance allocated to this strategy.

1 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.

2 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 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. We will continue to implement the Index Selector strategy using the percentage allocations of the model that have been in effect since May 1, 2004. These percentage allocations will not change. You should consider whether it is appropriate for you to continue this strategy over time if your risk tolerance, time horizon, or financial situation changes. This strategy may experience more volatility than other strategies. The asset allocation models used in the Index Selector may change from time to time. Please see your MetLife Representative for an updated model.

3 The Index Selector is not available with the LWG.

Distribution Phase

Enhancing Your Retirement Income

Optional “Living Benefits” can help your wealth last a lifetime ... or more!

In addition to all the great features and benefits that come with the MetLife Financial Freedom Select (MFFS) variable annuity, two optional living benefits (known as “riders”) offer you the security of knowing that once you retire, you will receive income on a regular basis with certain guarantees. These two riders—the Lifetime Withdrawal Guarantee (LWG) and the Predictor Guaranteed Minimum Income Benefit (GMIB)—are available for an additional charge. Each has its own benefits and requirements. Read on to discover whether either of these innovative, flexible options may be right for you.

Invest with confidence and predict future level of retirement income

The Predictor¹ Guaranteed Minimum Income Benefit

The Predictor, available for an additional annual charge of 0.70% of the Income Base and deducted from the Account Balance at the end of each Contract Anniversary, is an optional living benefit designed to provide you with a predictable level of future retirement income regardless of your annuity account’s investment performance, as well as an income floor if your account balance should decline at the point you are ready to take income from your Contract. In other words, the Predictor guarantees—from day one—a minimum level of income that you can receive upon annuitization of your Contract.^{2,3} Also, if your funding choices perform better than the amount guaranteed with the Predictor, you have an opportunity to annuitize under your Contract and receive higher annuity payments. Annuitizing your Contract is based on applying the Income Base conservative GMIB Annuity Table rates set forth in the Contract and after owning your Contract for at least ten years.

Understanding how it works:

If you choose the Predictor optional benefit, your guaranteed minimum annuity payout will be a fixed income stream based on the higher of two possible “Income Bases” when you are ready to begin receiving payments:⁶

- **6% Annual Increase⁴ — Predictable from Day One**

The 6% Annual Increase feature provides income protection against investment losses. The value of your contributions is compounded at 6% annually until the Contract Anniversary prior to your 81st birthday to the Income Base. This value is adjusted proportionately for any withdrawals, if those withdrawals total more than 6% of the annual increase amount at the previous Contract Anniversary. Keep in mind that this Income Base value will grow independently of your MFFS account balance and investment performance. So again, from day one, you can predict the guaranteed minimum level of income that you will receive, based on your purchase payments.

- **“Highest Anniversary Value” — Locks in Growth Potential**

This feature allows the potential to “lock in” investment gains into the Income Base. Its value equals the highest anniversary value achieved on any Contract Anniversary prior to age 81, plus any subsequent purchase payments, and reduced proportionately for subsequent withdrawals. This value is based on actual investment performance, and the “lock in” feature helps allow you to capture any investment growth and preserve it until you reach retirement, in the event that your account balance declines at a later date.

The Predictor must be elected at the time you purchase MFFS (prior to age 76) and is irrevocable once elected. You can elect to receive the guaranteed income on any Contract Anniversary after 10 or more years of ownership (within a 30-day grace period), but no later than the Contract Anniversary following your 85th birthday. The benefit afforded by the Predictor does not apply to distributions prior to annuitization as you must annuitize your Contract to realize this benefit. If you have any outstanding loans, you cannot exercise this benefit. You can elect to receive lifetime payments under the regular provisions of the Contract at any time (annuitization).⁵ If you elect to annuitize the Contract then you will have paid for GMIB without using it.

1 Please refer to your MFFS prospectus or contact your MetLife Representative for details regarding availability in your state.

2 The Predictor does not guarantee a minimum account balance or guarantee a return on any investment division. The “Income Base” may not be taken as a lump sum. The Income Base cannot be applied to current annuity rates, which may be higher than GMIB table rates.

3 All guarantees are based on the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

4 If withdrawals are 6% or less of the annual increase amount at the previous Contract Anniversary, the withdrawal adjustment is the total dollar amount of partial withdrawals treated as a single withdrawal at the end of the year. These values will not be reflected in your Account Balance. Ordinary income taxes generally apply at withdrawal. Withdrawal charges may also apply. Withdrawals will reduce the living benefit, death benefit and account value. Withdrawals prior to age 59½ from a TSA or prior to age 70½ from a 457(b) are generally prohibited. Where allowed, a 10% federal tax penalty generally applies, in addition to ordinary income taxes. Consult your tax advisor to determine whether an exception to these tax rules may apply.

5 Annuitization may have different tax treatments than the GMIB Rider. The Income Base is established for the purpose of determining the minimum income benefit and is not used in calculating a cash surrender benefit or other guaranteed paid up annuity benefit.

6 The Predictor has limited usefulness in certain tax market circumstances. For example, during the 10-year holding period if a required minimum distribution is requested, it will reduce the income base of the Predictor. This will have the effect of reducing or eliminating the value of income payments under the Rider.

Simple, Predictable Lifetime Income

Lifetime Withdrawal Guarantee (LWG)

LWG, available for an additional annual charge of 0.95% deducted from the Account Balance and assessed at the Contract Anniversary, is designed to provide you with a flexible withdrawal payment option while remaining fully invested in the available funding options. You select from the available LWG funding options. They include: the MetLife Conservative Allocation Portfolio, the MetLife Conservative to Moderate Allocation Portfolio, the MetLife Moderate Allocation Portfolio, the MetLife Moderate to Aggressive Allocation Portfolio and the Fixed Interest Account. If you choose to purchase LWG, this rider must be elected at the time of purchasing the MFFS variable annuity. You can cancel LWG within 30 days following the 5th, 10th, and 15th Contract Anniversary (and yearly thereafter). LWG is not available in the 403(b) ERISA, 403(a), 457(b) and 401(a)/(k) markets.

Understanding how it works:

The Total Guaranteed Withdrawal Amount (TGWA) equals your first initial purchase payment. The TGWA increases with each additional purchase payment and is the minimum amount you are guaranteed to receive over time. On each Contract Anniversary until the earlier of: (1) the date of first withdrawal or (2) the tenth Contract Anniversary, your TGWA will increase by an amount equal to 5% of the TGWA that is in effect before such increase.

• 5% Annual Increase — Guaranteed

The 5% Annual Increase will automatically compound at 5% to determine your Total Guaranteed Withdrawal Amount (TGWA). The TGWA may also increase based upon any increased value due to investment performance. An “Automatic Annual Step-Up” will take place on each Contract Anniversary, if your account balance is greater than your TGWA, up until your 86th birthday. As a result, the Step-Up can increase the amount you can withdraw each year.

Taking withdrawals:⁶

When you are ready to make withdrawals, your Annual Benefit Payment is 5% of the TGWA and you do not have to terminate your annuity Contract. You can decide when to start and stop withdrawals based on what is right for you!

- **Withdrawals for life** — if you take withdrawals beginning on or after age 59½, you can continue to take withdrawals for the rest of your life, even if your account balance is reduced to zero. Withdrawals of taxable amounts will be subject to ordinary income tax and if withdrawn prior to age 59½, a 10% federal income tax may apply. (*\$5 million maximum*)
- **Withdrawals prior to age 59½** — if you keep withdrawals to 5% of the TGWA, you will still be guaranteed the complete return of every dollar you invested. Withdrawal of taxable amounts will be subject to ordinary income tax and if withdrawn prior to age 59½, a 10% federal income tax may apply. The Remaining Guaranteed Withdrawal Amount (“RGWA”) is equal to your original purchase payment and will increase with additional purchase payments, the 5% compounding benefit and any “Step-Up” (*\$5 million maximum*).
- **Withdrawals of more than 5%** — if you take more than 5% of your TGWA each year, your annual withdrawals may be reduced significantly.¹
- **Withdrawals can equal Required Minimum Distributions² (RMD)** — if you are enrolled in the MetLife Automated Required Minimum Distribution program, after the first Contract year, you can take annual withdrawals equal to the greater of the IRS RMD or 5% of your TGWA.³

If you have a loan outstanding and you begin taking withdrawals, your TGWA will be negatively impacted.

The Annual Benefit Payment is not cumulative so if you begin to take 4% withdrawals one year, you cannot withdraw 6% the next year as that will exceed your Annual Benefit Payment.

You do not have to elect LWG to take withdrawals from the Contract.⁴ You can elect to receive lifetime payments under the regular provisions of the Contract at any time (annuitization).⁵ If you elect to annuitize the Contract, then you will have paid for LWG without using it.

1 Please see the prospectus for more details.

2 RMDs may generally begin at age 70½. There is a 50% tax penalty on the amount of any RMD shortfall. RMDs may be larger than your Annual Benefit Payment. When that occurs, the Annual Benefit Payment will be adjusted to meet minimum IRS RMD. Please see the prospectus for more details about the impact of RMDs on rider benefits.

3 The frequency of your distributions under our program must be annual.

4 LWG does not establish or guarantee account balance or minimum return for any funding options. TGWA and RGWA may not be withdrawn as a lump sum. You have the option of receiving withdrawals under LWG or receiving payments under a payout option. You should consider many factors when making this decision, so please consult a MetLife registered representative.

5 Annuitization may have different tax treatments than the LWG Rider.

6 Ordinary income taxes generally apply at withdrawal. Withdrawals charges may also apply. Withdrawals will reduce the living benefit, death benefit and account value. Withdrawals prior to age 59½ from a TSA or prior to age 70½ from a 457(b) (before separation of service) are generally prohibited. Where allowed, a 10% federal tax penalty generally applies in addition to ordinary income taxes. Consult your tax advisor to determine whether an exception to these tax rules may apply.

Provide for your beneficiaries

LWG can potentially provide your beneficiaries with an alternative death benefit. The LWG death benefit is equal to the purchase payments (less any withdrawals and any outstanding loans). If the death benefit is greater than the death benefit available under the Contract, your beneficiaries will receive the higher amount. As a reminder, this benefit is not available if annual withdrawals exceed 5% of TGWA. Additionally, if you die and there is a Remaining Guaranteed Withdrawal Amount, your beneficiaries may receive this amount as a series of payments, in lieu of all other death benefits offered by the Contract—whatever provides the greatest payout.

Begin Saving Right Away!

There are so many reasons to save for retirement. Choosing a variable annuity offers you many options to choose from so the sooner you begin, the better! To learn more about the MetLife Financial Freedom Select, contact your MetLife Representative.

Facts At a Glance

FUNDING OPTIONS INCLUDE	<ul style="list-style-type: none"> • Asset Allocation Portfolios • Index Portfolios • Exchange Traded Funds (ETF) • “Fund of Funds” Portfolio • Fixed Interest Account
AUTOMATED INVESTMENT STRATEGIES³	<p>Equity Generator – Fixed Account Safety Plus Investing Rebalancer – Customized Investing Index Selector – Fixed Interest Account Plus Index Investing Allocator – Investing a Large Sum Over Time</p>
MINIMUM PURCHASE PAYMENT	<p>None. If no contributions are made for more than 24 months and the account balance is under \$2,000, MetLife may cancel the Contract, if permitted by law, by paying the account balance less any outstanding loans. Early withdrawal charges may apply.</p>
TRANSFERS	<p>Free, Non-taxable, Unlimited (Restrictions may apply. See prospectus for more details.)</p>
3% ROLLOVER DISTRIBUTION AND DIRECT TRANSFER CREDIT	<p>A 3% bonus on eligible transfers in the first two Contract years on B and L Classes only.¹ (Not available on transfers from other MetLife or MetLife affiliates’ products or if you are over age 65 on the Contract issue date).</p>
INCOME FOR LIFE	<p>Guarantee an income stream that you can never outlive.</p>
BENEFIT SENSITIVITY	<p>No Contract 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 only) After the first Contract year, no Contract withdrawal charge will apply upon: • Disability • Terminal illness¹ • Confinement to a nursing home¹ After five years from the issue date of the Contract, no Contract withdrawal charges will apply upon: • retirement • severance from employment with the employer you had at the time you purchased the Contract (Not applicable to 403(b) ERISA, 457(b), 403(a) or 401(a/k))</p>
DEATH BENEFIT	<p>The Standard Death Benefit is the greatest of (<i>less outstanding loans</i>): (1) Account Balance; (2) total purchase payments reduced proportionally for withdrawals.</p>
OPTIONAL ANNUAL STEP-UP DEATH BENEFIT	<p>The Optional Annual Step-Up Death Benefit is the greatest of (<i>less outstanding loans</i>): (1) Account Balance; (2) Total purchase payments reduced proportionally for withdrawals; (3) “Highest Anniversary Value” on any Contract 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.</p>
ACCESS TO YOUR MONEY	<p>After the first Contract year, you may withdraw up to 10% of your total account balance per Contract year. This 10% total withdrawal may be taken in an unlimited number of partial withdrawals during that Contract year. These withdrawals are made on a non-cumulative basis.</p>
ADMINISTRATIVE FEE	<p>A \$30.00 annual contract fee is deducted on pro-rata basis. This fee will be waived if: (1) Account Balance exceeds \$25,000, or (2) purchase payments exceeds \$2,000 within the last 12 months (Fee not deducted from the Fixed Interest Account).</p>
SEPARATE ACCOUNT CHARGE	<p>• B Class: 1.15% • L Class: 1.30% • C Class: 1.45% <i>Annual Separate Account charges for American Funds investment options are an additional 0.25%. Additional investment-related fees and expenses will apply to the selected funding options.</i></p>
WITHDRAWAL CHARGES^{1,2}	<p>The following withdrawal charges apply to the amount withdrawn from the account balance based on the Contract issue date.</p> <ul style="list-style-type: none"> • 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. <p><i>The fees and charges mentioned above do not include investment management fees and other expenses of the funding options under your Contract. Withdrawal charge schedule may vary by state. Please refer to the prospectus for more information.</i></p>

1 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 SSA Definition. Must be less than age 80 on contract issue to receive the nursing care and terminal illness. Other restrictions apply. See the prospectus for details.

2 Federal income tax rules prohibit withdrawals before age 59½ from a TSA or prior to age 70½ from a 457(b) (before separation from service). Some exceptions apply. Where pre-59½ withdrawals are allowed, a 10% tax penalty may apply. Ordinary income taxes apply to withdrawals.

3 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 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 since May 1, 2004. These percentage allocations will not change. You should consider whether it is appropriate for you to continue this strategy over time if your 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. See your MetLife Representatives for updated models.

MetLife Financial Freedom Select is a variable annuity and is offered by prospectus only, which is available from your registered representative. You should carefully 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 choices. This and other information is available in the prospectus, which you should read carefully before investing. The account value is subject to market fluctuations so that, when annuitized or withdrawn, it may be worth more or less than its original value. There is no guarantee that any of the variable investment options in this product will meet their stated goals and objectives. Product availability and features may vary by state. All product guarantees are based on the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

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