

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

The prospectus for the Preference Premier® variable annuity issued by Metropolitan Life Insurance Company, and for the investment portfolios offered thereunder, is available from your financial representative. The contract prospectus contains information about the contract's features, risks, charges and expenses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

Variable annuities are long-term investments designed for retirement purposes. The Preference Premier variable annuity has limitations, exclusions, charges, termination provisions and terms for keeping it in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value, even if an optional living benefit is elected. All product guarantees, including optional benefits, are based on the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial representative for complete details.

MetLife fixed income annuities, like all annuities, are insurance products and are not insured by the FDIC, the NCUA or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All MetLife fixed income annuity product guarantees are made solely by the issuing insurance company. The payment of principal and interest, therefore, depends solely on the issuing insurance company's claims-paying ability and financial strength.

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MetLife



“go confidently in the direction of your dreams! live the life you’ve imagined.”

— Henry David Thoreau

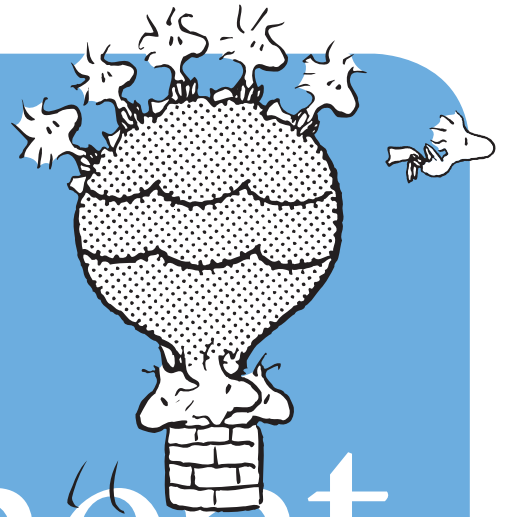
Find out how you can develop a retirement income strategy that may help you live the life you want in retirement.

take action!

live the life

● you've imagined

in retirement.



come to our workshop and...

- Learn about the 5 step process designed to make sure your retirement income lasts
- Hear about the MetLife Retirement Income Selector<sup>SM</sup>: a tool that can help you make the most of what you have

you are cordially invited!

Bring a friend!

Seating is limited, so call today.