Universal Annuity

MetLife

Preparing

to reach your retirement goals
Minimum Purchase Payments

<table>
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<tr>
<th>Purchase Payments</th>
<th>Tax Sheltered Annuity/ Pension Profit Sharing Plans/ Deferred Compensation</th>
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<tbody>
<tr>
<td>Initial</td>
<td>$20</td>
</tr>
<tr>
<td>Subsequent</td>
<td>$20</td>
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We may terminate your allocated contract if your account value is less than $500 and no purchase payments have been received in three years.

Maximum Issue Age

Age 80 or younger after effective date of contract (70½ years for qualified plan annuitants).

Diversification

- Choose funding options with portfolios managed by a variety of well-known managers.
- Funding options designed to offer choice of investment styles and diverse asset class representation, including stocks, bonds, a money market and a Fixed Interest Account.

Transfers

- Transfers among funding options at no additional cost. Fixed Interest Account transfers have restrictions. See prospectus for details.

Access to Your Money

- Systematic Withdrawal Program available.
- Full range of annuitization options.
- Loans may be available under certain qualified contracts.

Beneficiary Protection Options

If owner or annuitant is younger than 75, the Standard Death Benefit guarantees your beneficiary receives the greatest of:
- Total purchase payments.
- Cash value of contract.
- Maximum cash value at most recent fifth contract anniversary year (less any withdrawals made since that anniversary before receipt of Due Proof of Death).

If owner or annuitant is 75 or older, the Standard Death Benefit guarantees your beneficiary will receive:
- Cash value of contract only.

Please note: The Standard Death Benefit guarantees are only available prior to Maturity Date and before Annuity Payments begin. All amounts will be reduced by any outstanding loans, prior withdrawals and any Premium Taxes due.

Additional Features

- Dollar Cost Averaging Program (DCA).
- Systematic Withdrawal Option.
- Automatic Rebalancing Program.
- Managed Distribution Program.

Contract Fees and Expenses

- No front-end sales charges.
- 1.25% Mortality and Expense Risk Charge.
- Semi-Annual $15 Contract Administrative Charge.
- Deferred Sales Charge (withdrawal charge) of 5% assessed against withdrawals of purchase payments within five years of payment into contract.
- Underlying fund investment management fees and expenses vary. See prospectus for details.

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1 Ordinary income taxes generally apply at withdrawal. Withdrawal charges may also apply. Withdrawals prior to age 59½ from a Tax Sheltered Annuity (TSA) or prior to age 70½ from a 457(b) (before separation of service) are generally prohibited. Where allowed, a 10% federal income tax penalty generally applies for TSA only, in addition to ordinary income taxes. Consult your tax advisor to determine whether an exception to these tax rules may apply.

2 The Fixed Interest Account, death benefit(s), income options and any additional guarantees are based on the claims-paying ability and financial strength of MetLife Insurance Company USA.

3 Dollar Cost Averaging Program and Automatic Rebalancing Program do not ensure profit or protect against loss in a declining market.
Universal Annuity 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 claims-paying ability and financial strength of MetLife Insurance Company USA.

- **Money Market**
  - BlackRock Money Market Portfolio
- **Government Bond**
  - Western Asset Management U.S. Government Portfolio
- **Aggregate Bond**
  - Barclays Aggregate Bond Index Portfolio
- **Multi-Sector Bond**
  - Pioneer Strategic Income Portfolio®
  - Western Asset Management Strategic Bond Opportunities Portfolio®
- **Inflation-Protected Bond**
  - PIMCO Inflation Protected Bond Portfolio®
- **Moderate Allocation**
  - Legg Mason Investment Counsel Variable Social Awareness Portfolio®
  - MFS® Total Return Portfolio
  - WMC Balanced Portfolio®
- **High Yield Bond**
  - BlackRock High Yield Portfolio®
  - Fidelity VIP High Income Portfolio®
  - Lord Abbett Bond Debenture Portfolio®
- **Global Allocation**
  - Loomis Sayles Global Markets Portfolio®

- **Large Cap Value**
  - ClearBridge Variable Large Cap Value Portfolio®
  - Fidelity VIP Equity-Income Portfolio®
  - Invesco Comstock Portfolio
  - MFS® Value Portfolio
  - Pioneer Fund Portfolio
  - T. Rowe Price Large Cap Value Portfolio
- **Large Cap Growth**
  - BlackRock Capital Appreciation Portfolio
  - ClearBridge Aggressive Growth Portfolio®
  - ClearBridge Variable Aggressive Growth Portfolio®
  - ClearBridge Variable Large Cap Growth Portfolio®
  - Jennison Growth Portfolio®
  - T. Rowe Price Large Cap Growth Portfolio
- **International Developed**
  - Harris Oakmark International Portfolio®
  - Janus Aspen Overseas Portfolio®
  - MFS® Research International Portfolio®
  - MSCI EAFE® Index Portfolio®
  - Templeton Foreign VIP Fund®
- **Mid Cap Blend**
  - MetLife Mid Cap Stock Index Portfolio®
- **Small Cap Value**
  - JPMorgan Small Cap Value Portfolio®
  - Neuberger Berman Genesis Portfolio®
  - Third Avenue Small Cap Value Portfolio®
- **Real Estate**
  - Clarion Global Real Estate Portfolio®
- **Small Cap Blend**
  - Russell 2000® Index Portfolio®
- **Mid Cap Growth**
  - Fidelity VIP Mid Cap Portfolio®
  - Franklin Small-Mid Cap Growth VIP Fund®
  - Frontier Mid Cap Growth Portfolio
- **Small Cap Growth**
  - ClearBridge Variable Small Cap Growth Portfolio®
  - Invesco Small Cap Growth Portfolio®
  - T. Rowe Price Small Cap Growth Portfolio®
- **Emerging Markets**
  - Templeton Developing Markets VIP Fund®
- **Asset Allocation**
  - MetLife Asset Allocation 20 Portfolio®
  - MetLife Asset Allocation 40 Portfolio®
  - MetLife Asset Allocation 60 Portfolio®
  - MetLife Asset Allocation 80 Portfolio®
  - MetLife Asset Allocation 100 Portfolio®
  - SSgA Growth and Income ETF Portfolio®
  - SSgA Growth ETF 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.

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.

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.

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.

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.

An investment in the BlackRock Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Portfolio seeks to preserve the value of your investment at $100 per share, it is possible to lose money by investing in the Portfolio.
Preparing to reach your retirement goals

Investment Performance Is Not Guaranteed.

Annuity products are long-term investments designed for retirement purposes. Product availability and features may vary by state.

**Universal Annuity is offered by prospectus only, which is available from your registered representative. You 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 you should read carefully before investing. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.**

*The amounts allocated to the variable investment 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 investment options will meet their stated goals or objectives.*

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 and other financial products and services. Clients should seek advice based on their particular circumstances from an independent tax advisor since any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation.

MetLife, its agents, and representatives may not give legal, tax or accounting advice and this document should not be construed as such. 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 your account, and the earnings on such contributions, are generally not permitted prior to attaining normal retirement age under your retirement plan except under certain situations, such as your severance from employment with the employer sponsoring the plan or your death, disability or hardship (or 457(b) unforeseeable emergency) as provided under the plan. Distributions of contributions and earnings may also be restricted as defined in the plan documents. Contact your plan administrator to determine when and under what circumstances you may request a distribution from your 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. Consult your tax advisor to determine if an exception to the 10% federal income tax penalty may apply.

MetLife annuities, like all annuities, are insurance products and not insured by the FDIC, the NCUSIF or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All product guarantees, including optional benefits, are subject to the financial strength and claims-paying ability of the issuing insurance company.

Like most annuity contracts, MetLife’s contracts include charges, limitations, exclusions and holding periods. Withdrawals will reduce the living benefit, death benefit and account value of your annuity contract 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, you should consider the annuity for its death benefit, annuity options and other non-tax related benefits.


• 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