



# Flexible Premium Deferred Variable Annuity

## Performance Summary as of 09/30/19

Metropolitan Life Insurance Company

Variable Investment Option Performance Update

The performance data quoted represents past performance and does not guarantee future results. Performance current to the most recent month-end may be viewed at [www.metlife.com/performance](http://www.metlife.com/performance). The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Returns for Sub-Accounts that invest in Portfolios that were in existence prior to the Sub-Account inception date have been adjusted to reflect the charges and expenses of the Flexible Premium Deferred Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the M&E risk and administration charges of 1.40% and the annual Account Fee of \$30. These results do not reflect the withdrawal charges which begin at 7% and decrease over 6 years (for returns reflecting these charges, see the Standardized report pages in this document that follows this Nonstandardized report). **These figures represent past performance and are not an indication of future performance. Current performance may be lower or higher than the performance figures quoted.**

Flexible Premium Deferred Variable Annuity

Non-Standardized Performance: Without surrender charges applied  
as of 09/30/2019

Variable Funding Options	Portfolio Inception Date	One Month	Year-to-Date	Year-to-Date			10 Year or Since Portfolio Inception*
				1 Year	3 Year*	5 Year*	
BlackRock Capital Appreciation Portfolio - Class A	05/05/93	-2.09%	19.96%	0.99%	15.60%	11.70%	11.53%
BlackRock Ultra-Short Term Bond Portfolio - Class A	01/03/95	0.02%	0.60%	0.76%	0.04%	-0.52%	-0.98%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	05/02/94	-0.04%	23.57%	11.95%	12.81%	8.82%	10.20%
Brighthouse/Wellington Large Cap Research Portfolio - Class A	07/26/95	0.89%	19.64%	0.71%	10.55%	9.31%	10.96%
ClearBridge Variable Aggressive Growth Portfolio - Class I	11/01/99	0.38%	11.03%	-7.65%	4.43%	2.65%	11.24%
ClearBridge Variable Appreciation Portfolio - Class I	10/16/91	1.31%	18.97%	6.35%	11.77%	8.93%	10.73%
ClearBridge Variable Small Cap Growth Portfolio - Class I	02/07/97	-1.35%	16.15%	-8.76%	13.40%	9.21%	12.53%
Fidelity VIP Contrafund® Portfolio - Initial Class	01/03/95	-1.38%	18.21%	-1.25%	10.09%	7.43%	10.18%
Fidelity VIP Equity-Income Portfolio - Initial Class	10/09/86	2.51%	17.42%	3.87%	7.84%	5.70%	9.02%
Fidelity VIP High Income Portfolio - Initial Class	09/19/85	0.42%	11.01%	5.03%	4.21%	3.28%	5.41%
Fidelity VIP Index 500 Portfolio - Initial Class	08/27/92	1.74%	19.15%	2.63%	11.63%	9.13%	11.51%
Invesco V.I. International Growth Fund - Series I	05/05/93	1.79%	18.48%	4.84%	4.98%	2.40%	4.96%
Jennison Growth Portfolio - Class A	10/09/86	-1.14%	17.06%	-2.03%	15.51%	11.58%	11.63%
MFS® Research International Portfolio - Class A	01/28/87	2.47%	15.96%	-0.20%	6.41%	2.55%	3.89%
MFS® Total Return Bond Series - Initial Class	10/24/95	-0.64%	8.61%	8.80%	1.93%	2.14%	2.90%
MFS® Total Return Portfolio - Class A	01/03/95	1.37%	13.61%	5.34%	5.74%	5.01%	6.79%
T. Rowe Price Large Cap Growth Portfolio - Class A	07/24/95	-1.03%	17.76%	0.85%	14.79%	11.54%	13.36%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A	06/16/94	0.25%	10.78%	8.49%	3.50%	2.87%	4.70%
Western Asset Management U.S. Government Portfolio - Class A	05/05/93	-0.38%	4.44%	5.61%	0.61%	0.71%	1.24%

\*Annualized for Investment Options/Portfolios in existence for more than one year.

Prior to March 6, 2017, Brighthouse Funds Trust I was known as Met Investors Series Trust and Brighthouse Funds Trust II was known as Metropolitan Series Fund.

On or about May 1, 2016, the Pioneer Fund Portfolio merged with and into the Met/Wellington Core Equity Opportunities Portfolio. Values before May 1, 2016 reflect the performance of the Pioneer Fund Portfolio.

Effective April 30, 2012, the Oppenheimer Capital Appreciation Portfolio merged into the Jennison Growth Portfolio. Values before April 30, 2012 reflect the performance of the Oppenheimer Capital Appreciation Portfolio.

On May 1, 2009, the following investment portfolio mergers were made: Capital Guardian U.S. Equity Portfolio into Pioneer Fund Portfolio and Met/AIM Capital Appreciation Portfolio into BlackRock Legacy Large Cap Growth Portfolio (now known as BlackRock Capital Appreciation Portfolio).

Performance for the Pioneer Fund Portfolio consists of the performance for Capital Guardian U.S. Equity Portfolio before and on May 1, 2009. Performance for the BlackRock Legacy Large Cap Growth Portfolio consists of the performance for Met/AIM Capital Appreciation Portfolio before and on May 1, 2009.

Effective on April 28, 2008, the following investment portfolio substitutions were made: AIM V.I. Government Securities Fund into Western Asset Management U.S. Government Portfolio; Fidelity VIP Growth Portfolio into Oppenheimer Capital Appreciation Portfolio; Fidelity VIP Overseas Portfolio into MFS® Research International Portfolio; MFS® Emerging Growth Series into T. Rowe Price Large Cap Growth Portfolio and MFS® Research Series into BlackRock Large Cap Core Portfolio (now known as WMC Large Cap Research Portfolio).

Effective on April 30, 2007, the following investment portfolio substitutions were made: AIM V.I. Capital Appreciation Fund into Met/AIM Capital Appreciation Portfolio; AIM V.I. Core Equity Fund into Capital Guardian U.S. Equity Portfolio.

Effective on April 30, 2007, the following investment portfolio merged: Legg Mason Partners Variable Small Cap Growth Opportunities Portfolio merged into Legg Mason Partners Variable Small Cap Growth Portfolio (now known as ClearBridge Variable Small Cap Growth Portfolio).

Performance shown for Capital Guardian U.S. Equity Portfolio consists of performance for the AIM V.I. Core Equity Fund prior to and on April 27, 2007 and Capital Guardian U.S. Equity Portfolio after April 27, 2007. Performance shown for Met/AIM Capital Appreciation Portfolio consists of performance for the AIM V.I. Capital Appreciation Fund prior to and on April 27, 2007 and Met/AIM Capital Appreciation Portfolio after April 27, 2007. Performance shown for Legg Mason Partners Variable Small Cap Growth Portfolio consists of performance for the Legg Mason Partners Variable Small Cap Growth Opportunities Portfolio prior to and on April 27, 2007 and Legg Mason Partners Variable Small Cap Growth Portfolio after April 27, 2007.

### **Investment Performance Is Not Guaranteed.**

**Additional prospectuses for the Flexible Premium Deferred Variable Annuity issued by Metropolitan Life Insurance Company and for the investment portfolios are available from your financial professional or at [www.metlife.com](http://www.metlife.com). The contract prospectus contains information about the contract's features, risks, charges and expenses. 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. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Performance current to the most recent month-end may be viewed at [www.metlife.com/performance](http://www.metlife.com/performance).**

**Variable annuities are long-term investments designed for retirement purposes. Variable annuities have limitations, exclusions, charges, termination provisions and terms for keeping them 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. All product guarantees, including optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.**

**Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% Federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution Tax on Net Investment Income if your modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.**

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.

**The Flexible Premium Deferred Variable Annuity is issued by Metropolitan Life Insurance Company, New York, NY 10166. Product is distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.**

Metropolitan Life Insurance Company • New York, NY 10166

• 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

0.00%

## Flexible Premium Deferred Variable Annuity

**The performance data quoted represents past performance and does not guarantee future results.** The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Each Investment Option consists of a sub-account of the separate account supporting the contract (a "Sub-Account") that invests solely in shares of a fund portfolio (a "Portfolio"). *Standardized Performance* for an Investment Option, as defined by the SEC, is the Average Annual Total Return for periods commencing no earlier than the Sub-Account inception date and terminating at the end of the most recent calendar quarter. Average Annual Total Returns shown that include periods prior to the Sub-Account inception date are *Non-Standardized Performance*. Charges for Standardized Performance include all Portfolio-level expenses, the M&E risk and administration charges of 1.40%, the contract administrative charge \$30 and the surrender charge of 7%.

**Past performance does not guarantee future results.**

Flexible Premium Deferred Variable Annuity	Average Annual Total Return as of 09/30/2019 Assuming Contract Surrender			Standardized as of 09/30/2019 Assuming Contract Surrender		
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Variable Funding Options	Portfolio Inception Date	10 Year or Since Portfolio Inception*		Sub-Account Inception Date	10 Year or Since Sub-Account Inception*			
		1 Year	5 Years*		1 Year	5 Years*		
BlackRock Capital Appreciation Portfolio - Class A	05/05/93	-5.37%	10.89%	11.53%	02/03/97	-5.37%	10.89%	11.53%
BlackRock Ultra-Short Term Bond Portfolio - Class A	01/03/95	-5.59%	-1.24%	-0.98%	02/21/95	-5.59%	-1.24%	-0.98%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	05/02/94	4.90%	8.02%	10.20%	02/03/97	4.90%	8.02%	10.20%
Brighthouse/Wellington Large Cap Research Portfolio - Class A	07/26/95	-5.63%	8.52%	10.96%	02/03/97	-5.63%	8.52%	10.96%
ClearBridge Variable Aggressive Growth Portfolio - Class I	11/01/99	-13.47%	1.90%	11.24%	04/20/01	-13.47%	1.90%	11.24%
ClearBridge Variable Appreciation Portfolio - Class I	10/16/91	-0.35%	8.14%	10.73%	04/20/01	-0.35%	8.14%	10.73%
ClearBridge Variable Small Cap Growth Portfolio - Class I	02/07/97	-14.51%	8.41%	12.53%	02/07/97	-14.51%	8.41%	12.53%
Fidelity VIP Contrafund® Portfolio - Initial Class	01/03/95	-7.47%	6.65%	10.18%	02/03/97	-7.47%	6.65%	10.18%
Fidelity VIP Equity-Income Portfolio - Initial Class	10/09/86	-2.67%	4.93%	9.02%	02/03/97	-2.67%	4.93%	9.02%
Fidelity VIP High Income Portfolio - Initial Class	09/19/85	-1.59%	2.53%	5.41%	02/03/97	-1.59%	2.53%	5.41%
Fidelity VIP Index 500 Portfolio - Initial Class	08/27/92	-3.84%	8.33%	11.51%	02/03/97	-3.84%	8.33%	11.51%
Invesco V.I. International Growth Fund - Series I	05/05/93	-1.76%	1.65%	4.96%	02/03/97	-1.76%	1.65%	4.96%
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MFS® Research International Portfolio - Class A	01/28/87	-6.49%	1.80%	3.89%	02/03/97	-6.49%	1.80%	3.89%
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Western Asset Management Strategic Bond Opportunities Portfolio - Class A	06/16/94	1.65%	2.12%	4.70%	02/02/95	1.65%	2.12%	4.70%
Western Asset Management U.S. Government Portfolio - Class A	05/05/93	-1.05%	-0.03%	1.24%	02/03/97	-1.05%	-0.03%	1.24%

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