The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be viewed at www.metlife.com. The account balance is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. For Investment Divisions that invest in Portfolios of the underlying Trust that were in existence prior to the Investment Division inception date, these returns have been adjusted to reflect the charges and expenses of the Financial Freedom Account Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses and the Separate Account Charge of 0.95%. The Financial Freedom Account product does not impose any withdrawal charges on withdrawals. These figures represent past performance and are not an indication of future performance.

The table below provides the performance data for various asset classes and investment options.

### Asset Class
- **Domestic Equity (Large Cap)**
- **Domestic Equity (Mid Cap)**
- **Domestic Equity (Small Cap)**
- **Balanced**
- **International Equity**
- **Fixed Income**
- **Specialty**

#### Variable Investment Options
- **Fidelity VIP Freedom 2020 Portfolio - Service Class 2**
- **Fidelity VIP Freedom 2025 Portfolio - Service Class 2**
- **Fidelity VIP Freedom 2030 Portfolio - Service Class 2**
- **Fidelity VIP Freedom 2035 Portfolio - Service Class 2**
- **Fidelity VIP Freedom 2040 Portfolio - Service Class 2**
- **Fidelity VIP Freedom 2045 Portfolio - Service Class 2**
- **Fidelity VIP Freedom 2050 Portfolio - Service Class 2**
- **BlackRock Capital Appreciation Portfolio - Class E**
- **Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A**
- **Fidelity VIP Equity-Income Portfolio - Initial Class**
- **Fidelity VIP Growth Portfolio - Initial Class**
- **Jennison Growth Portfolio - Class A**
- **MetLife Stock Index Portfolio - Class A**
- **Calvert VP SRI Mid Cap Growth Portfolio**
- **Morgan Stanley Discovery Portfolio - Class A**
- **Loomis Sayles Small Cap Core Portfolio - Class A**
- **Neuberger Berman Genesis Portfolio - Value**
- **T. Rowe Price Small Cap Growth Portfolio - Class A**
- **Calvert VP SRI Balanced Portfolio - Class I**
- **MFS® Total Return Portfolio - Class A**
- **Invesco Global Equity Portfolio - Class A**
- **MFS® Research International Portfolio - Class A**
- **Fidelity VIP Investment Grade Bond Portfolio - Initial Class**
- **Western Asset Management Strategic Bond Opportunities Portfolio - Class A**
- **Claron Global Real Estate Portfolio - Class E**

#### Style
- **Growth**
- **Blend**
- **Short**
- **Interm.**
- **Multisector**
- **Economic**

#### Performance Measures
- **One Month**
- **YTD**
- **1 Year**
- **3 Year**
- **5 Year**
- **10 Year or Since Inception**

#### Portfolio Inception Date
- **04/08/2009**
- **04/08/2009**
- **04/08/2009**
- **04/08/2009**
- **04/08/2009**
- **10/31/1994**
- **10/09/1986**
- **10/09/1986**
- **03/03/1997**
- **10/09/1986**
- **07/16/1991**
- **04/29/2011**
- **05/01/2000**
- **07/05/2000**
- **05/01/2000**
- **03/03/1997**
- **03/03/1997**
- **03/03/1997**
- **02/12/2001**
- **04/29/2011**
- **10/09/1986**
- **10/09/1986**
- **03/13/1994**
- **03/10/2016**
- **07/01/2002**
- **07/01/2002**
- **04/08/2009**
- **04/08/2009**
- **04/08/2009**
- **04/08/2009**
- **04/08/2009**
- **04/08/2009**
- **04/08/2009**

### Performance Summary as of 11/30/2020

#### Non-Standardized Performance: Without surrender charges applied

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

Current performance may be lower or higher than the performance quoted.

This is past performance and is no guarantee of future results.

A MetLife investment option may have a name and/or investment objective similar to that of another mutual fund with the same manager. Despite any similarity, the MetLife option is separate and distinct and will not have the same performance. Different performance will result from different investment policies, cash flows, fees, expenses and fund asset sizes.

The performance shown may reflect, for some periods described, the management of previous investment managers. Please see the prospectus for more information.

A fee waiver or expense limit may have been in place for any of the investment options. The reduced expenses that may result from this waiver or limit may increase performance results. Please see the prospectus for more information.

Prior to the close of business on April 29, 2005, the Met/Putnam Voyager Portfolio was merged into the Jennison Growth Portfolio. The Met/Putnam Voyager Division is no longer available under this product. Performance for Jennison Growth consists of performance for the Met/Putnam Voyager Division before April 29, 2005 and performance of the Jennison Growth Division on and after April 29, 2005.

Effective May 3, 2010, the following investment portfolio merged: FI Mid Cap Opportunities Portfolio into Morgan Stanley Mid Cap Growth Portfolio. Performance for the Morgan Stanley Mid Cap Growth Portfolio consists of the performance for the FI Mid Cap Opportunities Portfolio before and on April 30, 2010 and the Morgan Stanley Mid Cap Growth Portfolio after April 30, 2010.

Prior to May 24, 2019, the Invesco Global Equity Portfolio was known as the Oppenheimer Global Equity Portfolio.

Prior to April 29, 2019, the MFS® Total Return Portfolio was known as the T. Rowe Price Total Return Portfolio.

Prior to April 29, 2019, the Fidelity VIP Equity-Income Portfolio was known as the Fidelity VIP Income Portfolio.

Prior to April 29, 2019, the MFS® Research International Portfolio was known as the MFS® International Equity Portfolio.

Prior to April 29, 2019, the Western Asset Management Strategic Bond Opportunities Portfolio was known as the Western Asset Total Return Bond Portfolio.

Prior to April 29, 2019, the Clarion Global Real Estate Portfolio was known as the Clarion Global Income Real Estate Portfolio.

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.

Prior to May 24, 2019, the MetLife Stock Index Portfolio was known as the Morgan Stanley MID Cap Growth Portfolio.

Prior to April 29, 2019, the MetLife Stock Index Portfolio was known as the Morgan Stanley MID Cap Growth Portfolio.
Investment Performance Is Not Guaranteed.

Prospectuses for the Financial Freedom Account variable annuity issued by Metropolitan Life Insurance Company and for the investment portfolios are available from your financial professional or at 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. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

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.

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 its 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.

Financial Freedom Account 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 number Series G.4333-7.

Metropolitan Life Insurance Company • New York, NY 10166

www.metlife.com

• 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

Control Number L0419514072[exp0521][All States][DC]
**FFA - Maximum Deferred Compensation**

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### Asset Allocation

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Options</th>
<th>1 Year</th>
<th>5 Year*</th>
<th>10 Year or Since Portfolio Inception*</th>
<th>1 Year</th>
<th>5 Year*</th>
<th>10 Year or Since Investment Division Inception*</th>
<th>Portfolio Inception Date</th>
<th>Investment Division Inception Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset Allocation</td>
<td>Fidelity VIP Freedom 2020</td>
<td>12.62%</td>
<td>7.67%</td>
<td>6.99%</td>
<td>9.30%</td>
<td>7.43%</td>
<td>5.26%</td>
<td>04/08/2009</td>
<td>05/04/2015</td>
</tr>
<tr>
<td></td>
<td>Fidelity VIP Freedom 2025</td>
<td>13.32%</td>
<td>8.16%</td>
<td>7.76%</td>
<td>9.80%</td>
<td>7.93%</td>
<td>5.54%</td>
<td>04/08/2009</td>
<td>05/04/2015</td>
</tr>
<tr>
<td></td>
<td>Fidelity VIP Freedom 2030</td>
<td>14.18%</td>
<td>9.02%</td>
<td>8.37%</td>
<td>10.44%</td>
<td>8.62%</td>
<td>6.08%</td>
<td>04/08/2009</td>
<td>05/04/2015</td>
</tr>
<tr>
<td></td>
<td>Fidelity VIP Freedom 2035</td>
<td>15.35%</td>
<td>9.75%</td>
<td>9.06%</td>
<td>10.88%</td>
<td>NA</td>
<td>6.88%</td>
<td>04/08/2009</td>
<td>05/04/2015</td>
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<tr>
<td></td>
<td>Fidelity VIP Freedom 2040</td>
<td>16.10%</td>
<td>9.92%</td>
<td>9.18%</td>
<td>11.15%</td>
<td>9.37%</td>
<td>6.42%</td>
<td>05/08/2009</td>
<td>05/04/2015</td>
</tr>
<tr>
<td></td>
<td>Fidelity VIP Freedom 2045</td>
<td>16.13%</td>
<td>9.94%</td>
<td>9.26%</td>
<td>11.19%</td>
<td>NA</td>
<td>6.82%</td>
<td>04/08/2009</td>
<td>05/04/2015</td>
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<tr>
<td></td>
<td>Fidelity VIP Freedom 2050</td>
<td>16.08%</td>
<td>9.91%</td>
<td>9.29%</td>
<td>11.17%</td>
<td>9.36%</td>
<td>6.41%</td>
<td>04/08/2009</td>
<td>05/04/2015</td>
</tr>
<tr>
<td>Domestic Equity (Large Cap)</td>
<td>BlackRock Capital Appreciation</td>
<td>37.23%</td>
<td>18.17%</td>
<td>14.16%</td>
<td>36.69%</td>
<td>18.57%</td>
<td>14.30%</td>
<td>10/31/1994</td>
<td>08/05/2002</td>
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<tr>
<td></td>
<td>Brighthouse/Wellington Core Equity Opportunities</td>
<td>10.39%</td>
<td>11.36%</td>
<td>11.21%</td>
<td>6.14%</td>
<td>11.74%</td>
<td>10.91%</td>
<td>10/31/1994</td>
<td>07/05/2000</td>
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<tr>
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<td>Fidelity VIP Equity-Income</td>
<td>3.84%</td>
<td>8.32%</td>
<td>9.57%</td>
<td>-1.94%</td>
<td>7.44%</td>
<td>8.74%</td>
<td>10/09/1988</td>
<td>07/01/1991</td>
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<tr>
<td></td>
<td>Fidelity VIP Growth</td>
<td>42.03%</td>
<td>19.20%</td>
<td>16.41%</td>
<td>40.89%</td>
<td>19.30%</td>
<td>16.27%</td>
<td>10/09/1988</td>
<td>07/01/1991</td>
</tr>
<tr>
<td></td>
<td>Jennison Growth</td>
<td>52.00%</td>
<td>20.85%</td>
<td>17.46%</td>
<td>55.23%</td>
<td>21.53%</td>
<td>17.43%</td>
<td>05/01/2000</td>
<td>07/05/2000</td>
</tr>
<tr>
<td></td>
<td>MetLife Stock Index</td>
<td>16.06%</td>
<td>12.63%</td>
<td>12.84%</td>
<td>13.79%</td>
<td>12.79%</td>
<td>12.39%</td>
<td>05/01/1990</td>
<td>07/01/1991</td>
</tr>
<tr>
<td>Domestic Equity (Mid Cap)</td>
<td>Calvert VP SRI Mid Cap Growth</td>
<td>8.61%</td>
<td>7.87%</td>
<td>9.71%</td>
<td>2.71%</td>
<td>6.38%</td>
<td>9.81%</td>
<td>07/16/1991</td>
<td>07/16/1991</td>
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<tr>
<td></td>
<td>MetLife Mid Cap Stock Index</td>
<td>8.44%</td>
<td>8.71%</td>
<td>10.21%</td>
<td>-3.30%</td>
<td>6.83%</td>
<td>9.19%</td>
<td>07/05/2000</td>
<td>07/05/2000</td>
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<tr>
<td></td>
<td>Morgan Stanley Discovery</td>
<td>134.84%</td>
<td>35.63%</td>
<td>20.27%</td>
<td>117.91%</td>
<td>32.22%</td>
<td>19.00%</td>
<td>03/03/1997</td>
<td>03/03/1997</td>
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<tr>
<td>Domestic Equity (Small Cap)</td>
<td>Loomis Sayles Small Cap Core</td>
<td>5.25%</td>
<td>7.66%</td>
<td>10.07%</td>
<td>-6.08%</td>
<td>6.06%</td>
<td>9.19%</td>
<td>05/02/1994</td>
<td>07/05/2000</td>
</tr>
<tr>
<td></td>
<td>Neuberger Berman Genesis</td>
<td>18.36%</td>
<td>12.16%</td>
<td>12.01%</td>
<td>8.80%</td>
<td>11.07%</td>
<td>11.31%</td>
<td>07/05/2000</td>
<td>07/05/2000</td>
</tr>
<tr>
<td></td>
<td>T. Rowe Price Small Cap Growth</td>
<td>17.63%</td>
<td>12.95%</td>
<td>13.62%</td>
<td>9.24%</td>
<td>11.59%</td>
<td>13.35%</td>
<td>03/03/1997</td>
<td>03/03/1997</td>
</tr>
<tr>
<td>Balanced</td>
<td>Calvert VP SRI Balanced</td>
<td>12.97%</td>
<td>8.94%</td>
<td>8.43%</td>
<td>11.21%</td>
<td>8.88%</td>
<td>8.19%</td>
<td>05/01/1990</td>
<td>07/01/1991</td>
</tr>
<tr>
<td></td>
<td>MFS® Total Return</td>
<td>8.20%</td>
<td>7.05%</td>
<td>7.81%</td>
<td>4.20%</td>
<td>6.56%</td>
<td>7.07%</td>
<td>07/01/2002</td>
<td>08/05/2002</td>
</tr>
<tr>
<td>International Equity</td>
<td>Invesco Global Equity</td>
<td>24.20%</td>
<td>12.66%</td>
<td>11.05%</td>
<td>21.96%</td>
<td>11.69%</td>
<td>9.98%</td>
<td>03/03/1997</td>
<td>03/03/1997</td>
</tr>
<tr>
<td></td>
<td>MFS® Research International</td>
<td>10.78%</td>
<td>7.35%</td>
<td>5.57%</td>
<td>9.40%</td>
<td>6.52%</td>
<td>4.97%</td>
<td>02/12/2001</td>
<td>05/01/2001</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>Brighthouse/Franklin Low Duration Total Return</td>
<td>1.15%</td>
<td>1.14%</td>
<td>0.66%</td>
<td>0.28%</td>
<td>0.99%</td>
<td>0.59%</td>
<td>04/29/2011</td>
<td>05/02/2011</td>
</tr>
<tr>
<td></td>
<td>Fidelity VIP Investment Grade Bond</td>
<td>7.92%</td>
<td>4.14%</td>
<td>3.24%</td>
<td>7.19%</td>
<td>4.03%</td>
<td>3.11%</td>
<td>12/05/1988</td>
<td>07/01/1991</td>
</tr>
<tr>
<td></td>
<td>Western Asset Management Strategic Bond Opportunities</td>
<td>5.76%</td>
<td>4.95%</td>
<td>4.38%</td>
<td>2.64%</td>
<td>4.38%</td>
<td>4.04%</td>
<td>10/31/1994</td>
<td>05/01/2001</td>
</tr>
<tr>
<td>Specialty</td>
<td>Clarion Global Real Estate</td>
<td>-9.01%</td>
<td>2.28%</td>
<td>4.50%</td>
<td>-14.35%</td>
<td>1.23%</td>
<td>3.67%</td>
<td>04/30/2004</td>
<td>05/01/2004</td>
</tr>
</tbody>
</table>

*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.

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Financial Freedom Account 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 number Series G.4333-7.

Metropolitan Life Insurance Company • New York, NY 10166
www.metlife.com

<table>
<thead>
<tr>
<th>Not A Deposit</th>
<th>Not FDIC-Insured</th>
<th>Not Insured By Any Federal Government Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Guaranteed By Any Bank Or Credit Union</td>
<td>May Go Down In Value</td>
<td></td>
</tr>
</tbody>
</table>

Control Number L0419514072[exp0521][All States][DC]