



Financial Freedom Account - Maximum Deferred Compensation 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. 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 The account balance is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value.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.**

FFA - Maximum Deferred Compensation Non-Standardized Performance: Without surrender charges applied as of 09/30/2019

Asset Class	Variable Investment Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date
Asset Allocation	Fidelity VIP Freedom 2020 Portfolio - Service Class 2		0.66%	13.16%	4.25%	6.45%	4.82%	6.65%	04/08/2009
	Fidelity VIP Freedom 2025 Portfolio - Service Class 2		0.74%	14.10%	4.07%	6.92%	5.10%	7.37%	04/08/2009
	Fidelity VIP Freedom 2030 Portfolio - Service Class 2		0.96%	15.50%	3.28%	7.95%	5.70%	7.85%	04/08/2009
	Fidelity VIP Freedom 2035 Portfolio - Service Class 2		1.30%	16.80%	1.99%	8.59%	6.04%	8.38%	04/08/2009
	Fidelity VIP Freedom 2040 Portfolio - Service Class 2		1.43%	17.12%	1.45%	8.52%	5.99%	8.41%	04/08/2009
	Fidelity VIP Freedom 2045 Portfolio - Service Class 2		1.43%	17.12%	1.39%	8.52%	5.99%	8.52%	04/08/2009
	Fidelity VIP Freedom 2050 Portfolio - Service Class 2		1.45%	17.07%	1.37%	8.50%	5.97%	8.53%	04/08/2009
Domestic Equity (Large Cap)	BlackRock Capital Appreciation Portfolio - Class E	Growth	-2.04%	20.29%	1.37%	16.03%	12.11%	11.94%	10/31/1994
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	Value	0.01%	24.05%	12.53%	13.39%	10.48%	11.02%	10/31/1994
	Fidelity VIP Equity-Income Portfolio - Initial Class	Value	2.56%	17.87%	4.41%	8.39%	6.24%	9.59%	10/09/1986
	Fidelity VIP Growth Portfolio - Initial Class	Growth	-0.83%	19.71%	0.83%	15.88%	11.18%	13.90%	10/09/1986
	Jennison Growth Portfolio - Class A	Growth	-1.10%	17.51%	-1.52%	16.10%	12.15%	13.29%	05/01/2000
	MetLife Stock Index Portfolio - Class A	Blend	1.76%	19.46%	3.02%	12.06%	9.53%	11.90%	05/01/1990
Domestic Equity (Mid Cap)	Calvert VP SRI Mid Cap Growth Portfolio	Growth	0.27%	22.89%	5.84%	10.79%	6.70%	11.55%	07/16/1991
	MetLife Mid Cap Stock Index Portfolio - Class A	Blend	2.94%	16.85%	-3.63%	8.08%	7.60%	11.23%	07/05/2000
	Morgan Stanley Discovery Portfolio - Class A	Growth	-10.82%	29.21%	4.57%	21.07%	11.44%	12.02%	03/03/1997
Domestic Equity (Small Cap)	Loomis Sayles Small Cap Core Portfolio - Class A	Blend	0.42%	16.44%	-6.01%	8.37%	7.85%	11.33%	05/02/1994
	Neuberger Berman Genesis Portfolio - Class A	Value	0.02%	21.50%	1.24%	11.32%	9.78%	11.09%	07/05/2000
	T. Rowe Price Small Cap Growth Portfolio - Class A	Growth	-0.87%	21.67%	-2.03%	12.44%	10.50%	14.38%	03/03/1997
	Calvert VP SRI Balanced Portfolio - Class I		-0.51%	17.72%	7.97%	8.38%	6.19%	7.98%	09/30/1986
Balanced	MFS® Total Return Portfolio - Class A		1.41%	14.04%	5.88%	6.28%	5.54%	7.33%	07/01/2002
	Invesco Global Equity Portfolio - Class A		-0.03%	15.73%	-2.76%	10.71%	6.75%	8.94%	03/03/1997
International Equity	MFS® Research International Portfolio - Class A		2.51%	16.41%	0.32%	6.96%	3.08%	4.43%	02/12/2001
	Brighthouse/Franklin Low Duration Total Return Portfolio - Class B	Short	0.03%	3.14%	2.56%	1.05%	0.66%	0.61%	04/29/2011
Fixed Income	Fidelity VIP Investment Grade Bond Portfolio - Initial Class	Intern.	-0.53%	8.30%	8.94%	2.32%	2.65%	3.27%	12/05/1988
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A	Multisector	0.29%	11.21%	9.05%	4.03%	3.41%	5.25%	10/31/1994
Specialty	Clarion Global Real Estate Portfolio - Class E		1.86%	20.91%	13.21%	3.93%	4.65%	6.67%	04/30/2004

*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 be or 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.

Certain investment options may have adopted, with respect to certain classes, a distribution plan under Rule 12b-1 of the Investment Company Act of 1940. MetLife is paid the 12b-1 fee under the plan. Please see the prospectus for more information.

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 April 29, 2019, the Morgan Stanley Discovery Portfolio was known as the Morgan Stanley Mid Cap Growth Portfolio.

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

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 the opening of business on April 29, 2013, the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund (MSF) merged with and into the Met/Templeton Growth Portfolio of Met Investors Series Trust (MIST) and the Met/Templeton Growth Portfolio was renamed the MIST Oppenheimer Global Equity Portfolio. Values before April 29, 2013 reflect the performance of the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund.

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 numberr 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

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. Performance current to the most recent month-end may be viewed at 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. Each Investment Option consists of an investment division of the separate account supporting the contract (an "Investment Division") that invests solely in units 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 Investment Division inception date and terminating at the end of the most recent calendar quarter. Average Annual Total Returns shown that include periods prior to the Investment Division inception date are *Non-Standardized Performance*. Charges for Standardized Performance include all Portfolio-level expenses and the Separate Account Charge of 0.95%. **Past performance does not guarantee future results.**

FFA - Maximum Deferred Compensation		Average Annual Total Return as of 09/30/2019 Assuming Contract Surrender			Standardized as of 09/30/2019 Assuming Contract Surrender		
-------------------------------------	--	--	--	--	--	--	--

Asset Class	Variable Investment Options	10 Year or Since Portfolio Inception*			10 Year or Since Investment Division Inception*			Portfolio Inception Date	Investment Division Inception Date
		1 Year	5 Year*	Inception*	1 Year	5 Year*	Inception*		
Asset Allocation	Fidelity VIP Freedom 2020	4.25%	4.82%	6.65%	4.25%	NA	4.37%	04/08/2009	05/04/2015
	Fidelity VIP Freedom 2025	4.07%	5.10%	7.37%	4.07%	NA	4.60%	04/08/2009	05/04/2015
	Fidelity VIP Freedom 2030	3.28%	5.70%	7.85%	3.28%	NA	5.12%	04/08/2009	05/04/2015
	Fidelity VIP Freedom 2035	1.99%	6.04%	8.38%	1.99%	NA	4.16%	04/08/2009	04/30/2018
	Fidelity VIP Freedom 2040	1.45%	5.99%	8.41%	1.45%	NA	5.38%	04/08/2009	05/04/2015
	Fidelity VIP Freedom 2045	1.39%	5.99%	8.52%	1.39%	NA	3.85%	04/08/2009	04/30/2018
Fidelity VIP Freedom 2050	1.37%	5.97%	8.53%	1.37%	NA	5.36%	04/08/2009	05/04/2015	
Domestic Equity (Large Cap)	BlackRock Capital Appreciation	1.37%	12.11%	11.94%	1.37%	12.11%	11.94%	10/31/1994	08/05/2002
	Brighthouse/Wellington Core Equity Opportunities	12.53%	10.48%	11.02%	12.53%	10.48%	11.02%	10/31/1994	07/05/2000
	Fidelity VIP Equity-Income	4.41%	6.24%	9.59%	4.41%	6.24%	9.59%	10/09/1986	07/01/1991
	Fidelity VIP Growth	0.83%	11.18%	13.90%	0.83%	11.18%	13.90%	10/09/1986	07/01/1991
	Jennison Growth	-1.52%	12.15%	13.29%	-1.52%	12.15%	13.29%	05/01/2000	07/05/2000
	MetLife Stock Index	3.02%	9.53%	11.90%	3.02%	9.53%	11.90%	05/01/1990	07/01/1991
Domestic Equity (Mid Cap)	Calvert VP SRI Mid Cap Growth	5.84%	6.70%	11.55%	5.84%	6.70%	11.55%	07/16/1991	07/16/1991
	MetLife Mid Cap Stock Index	-3.63%	7.60%	11.23%	-3.63%	7.60%	11.23%	07/05/2000	07/05/2000
	Morgan Stanley Discovery	4.57%	11.44%	12.02%	4.57%	11.44%	12.02%	03/03/1997	03/03/1997
Domestic Equity (Small Cap)	Loomis Sayles Small Cap Core	-6.01%	7.85%	11.33%	-6.01%	7.85%	11.33%	05/02/1994	07/05/2000
	Neuberger Berman Genesis	1.24%	9.78%	11.09%	1.24%	9.78%	11.09%	07/05/2000	07/05/2000
	T. Rowe Price Small Cap Growth	-2.03%	10.50%	14.38%	-2.03%	10.50%	14.38%	03/03/1997	03/03/1997
Balanced	Calvert VP SRI Balanced	7.97%	6.19%	7.98%	7.97%	6.19%	7.98%	09/30/1986	07/01/1991
	MFS® Total Return	5.88%	5.54%	7.33%	5.88%	5.54%	7.33%	07/01/2002	08/05/2002
International Equity	Invesco Global Equity	-2.76%	6.75%	8.94%	-2.76%	6.75%	8.94%	03/03/1997	03/03/1997
	MFS® Research International	0.32%	3.08%	4.43%	0.32%	3.08%	4.43%	02/12/2001	05/01/2001
Fixed Income	Brighthouse/Franklin Low Duration Total Return	2.56%	0.66%	0.61%	2.56%	0.66%	0.63%	04/29/2011	05/02/2011
	Fidelity VIP Investment Grade Bond	8.94%	2.65%	3.27%	8.94%	2.65%	3.27%	12/05/1988	07/01/1991
	Western Asset Management Strategic Bond Opportunities	9.05%	3.41%	5.25%	9.05%	3.41%	5.25%	10/31/1994	05/01/2001
Specialty	Clarion Global Real Estate	13.21%	4.65%	6.67%	13.21%	4.65%	6.67%	04/30/2004	05/01/2004

*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.

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 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.

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 numberr 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]