



Financial Freedom Account - Exclusive Version

Performance Summary as of 01/31/18

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 The account balance is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value.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 - Exclusive Version Non-Standardized Performance: Without surrender charges applied as of 01/31/2018

| 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 | American Funds® Balanced Allocation Portfolio - Class C | | 4.07% | 4.07% | 17.77% | 8.33% | 8.71% | 5.60% | 04/28/2008 |
| | American Funds® Growth Allocation Portfolio - Class C | | 5.47% | 5.47% | 23.12% | 10.78% | 11.10% | 6.31% | 04/28/2008 |
| | American Funds® Moderate Allocation Portfolio - Class C | | 2.74% | 2.74% | 12.96% | 6.21% | 6.79% | 4.80% | 04/28/2008 |
| | Brighthouse Asset Allocation 20 Portfolio - Class A | | 0.46% | 0.46% | 5.83% | 2.71% | 3.08% | 3.79% | 05/01/2005 |
| | Brighthouse Asset Allocation 40 Portfolio - Class A | | 1.92% | 1.92% | 10.72% | 5.03% | 5.45% | 4.77% | 05/01/2005 |
| | Brighthouse Asset Allocation 60 Portfolio - Class A | | 3.45% | 3.45% | 15.81% | 7.35% | 7.82% | 5.55% | 05/01/2005 |
| | Brighthouse Asset Allocation 80 Portfolio - Class A | | 4.82% | 4.82% | 21.21% | 9.61% | 10.00% | 6.19% | 05/01/2005 |
| | Brighthouse Asset Allocation 100 Portfolio - Class A | | 5.99% | 5.99% | 25.69% | 11.52% | 11.76% | 6.56% | 05/01/2005 |
| | SSGA Growth and Income ETF Portfolio - Class E | | 3.12% | 3.12% | 16.71% | 6.43% | 6.78% | 5.42% | 09/30/2005 |
| | SSGA Growth ETF Portfolio - Class E | | 4.28% | 4.28% | 21.34% | 8.45% | 8.51% | 5.77% | 09/30/2005 |
| Domestic Equity (Large Cap) | American Funds® Growth Fund - Class 2 | Growth | 8.23% | 8.23% | 31.87% | 17.14% | 15.98% | 8.77% | 02/08/1984 |
| | American Funds® Growth-Income Fund - Class 2 | Blend | 7.19% | 7.19% | 25.86% | 13.75% | 14.93% | 8.26% | 02/08/1984 |
| | BlackRock Capital Appreciation Portfolio - Class E | Growth | 10.36% | 10.36% | 40.10% | 15.79% | 15.94% | 9.24% | 10/31/1994 |
| | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A | Value | 4.80% | 4.80% | 22.22% | 11.12% | 12.79% | 6.48% | 10/31/1994 |
| | ClearBridge Aggressive Growth Portfolio - Class A | Growth | 8.06% | 8.06% | 20.62% | 8.30% | 14.55% | 10.09% | 05/01/2001 |
| | Fidelity VIP Equity-Income Portfolio - Initial Class | Value | 4.52% | 4.52% | 16.14% | 10.44% | 10.98% | 6.19% | 10/09/1986 |
| | Fidelity VIP Growth Portfolio - Initial Class | Growth | 8.20% | 8.20% | 37.48% | 15.57% | 17.12% | 8.86% | 10/09/1986 |
| | Jennison Growth Portfolio - Class A | Growth | 10.17% | 10.17% | 43.50% | 17.99% | 18.27% | 11.21% | 05/01/2000 |
| | MetLife Stock Index Portfolio - Class A | Blend | 5.60% | 5.60% | 24.92% | 13.30% | 14.53% | 8.50% | 05/01/1990 |
| | MFS® Value Portfolio - Class A | Value | 4.84% | 4.84% | 21.23% | 12.60% | 13.80% | 8.12% | 11/09/1998 |
| | MFS® Value Portfolio II - Class E | Value | 4.80% | 4.80% | 12.34% | 8.62% | 10.22% | 4.95% | 04/30/2002 |
| T. Rowe Price Large Cap Growth Portfolio - Class A | Growth | 9.06% | 9.06% | 37.84% | 17.03% | 18.12% | 11.15% | 11/09/1998 | |
| Domestic Equity (Mid Cap) | Brighthouse/Artisan Mid Cap Value Portfolio - Class A | Value | 4.08% | 4.08% | 13.86% | 9.20% | 10.13% | 6.65% | 04/30/1993 |
| | Calvert VP SRI Mid Cap Growth Portfolio | Growth | 3.29% | 3.29% | 13.48% | 5.80% | 8.81% | 7.82% | 07/16/1991 |
| | MetLife Mid Cap Stock Index Portfolio - Class A | Blend | 2.78% | 2.78% | 16.24% | 11.30% | 12.72% | 9.71% | 07/05/2000 |
| | Morgan Stanley Mid Cap Growth Portfolio - Class A | Growth | 7.25% | 7.25% | 37.34% | 8.90% | 11.06% | 4.25% | 03/03/1997 |
| | T. Rowe Price Mid Cap Growth Portfolio - Class A | Growth | 6.28% | 6.28% | 27.56% | 14.45% | 16.08% | 11.46% | 02/12/2001 |
| Domestic Equity (Small Cap) | Victory Sycamore Mid Cap Value Portfolio - Class A | Value | 3.12% | 3.12% | 10.34% | 6.08% | 8.91% | 5.99% | 11/09/1998 |
| | Invesco Small Cap Growth Portfolio - Class E | Growth | 5.38% | 5.38% | 28.17% | 12.94% | 14.43% | 10.13% | 01/02/2002 |
| | Loomis Sayles Small Cap Core Portfolio - Class A | Blend | 3.19% | 3.19% | 17.00% | 12.13% | 13.09% | 9.64% | 05/02/1994 |
| | Loomis Sayles Small Cap Growth Portfolio - Class A | Growth | 5.12% | 5.12% | 28.95% | 13.32% | 14.37% | 9.81% | 05/01/2001 |
| | MetLife Russell 2000® Index Portfolio - Class A | Blend | 2.55% | 2.55% | 16.07% | 11.11% | 12.29% | 8.70% | 11/09/1998 |
| | Neuberger Berman Genesis Portfolio - Class A | Value | 3.31% | 3.31% | 17.30% | 12.77% | 12.27% | 6.77% | 07/05/2000 |
| | T. Rowe Price Small Cap Growth Portfolio - Class A | Growth | 5.05% | 5.05% | 24.28% | 13.20% | 15.40% | 12.37% | 03/03/1997 |
| Balanced | Calvert VP SRI Balanced Portfolio - Class I | | 2.16% | 2.16% | 12.28% | 5.98% | 7.69% | 5.08% | 09/30/1986 |
| | MFS® Total Return Portfolio - Class A | | 2.44% | 2.44% | 12.97% | 7.36% | 8.39% | 5.81% | 07/01/2002 |
| International Equity | American Funds® Global Small Capitalization Fund - Class 2 | | 4.44% | 4.44% | 24.61% | 9.19% | 9.76% | 4.46% | 04/30/1998 |
| | Harris Oakmark International Portfolio - Class E | | 7.27% | 7.27% | 32.70% | 12.20% | 9.78% | 7.58% | 01/02/2002 |
| | Loomis Sayles Global Markets Portfolio - Class B | | 5.42% | 5.42% | 24.75% | 10.43% | 9.14% | 7.34% | 04/28/2006 |
| | MetLife MSCI EAFE® Index Portfolio - Class A | | 5.13% | 5.13% | 26.08% | 8.33% | 6.64% | 2.25% | 11/09/1998 |
| | MFS® Research International Portfolio - Class A | | 4.99% | 4.99% | 29.56% | 8.27% | 6.12% | 2.75% | 02/12/2001 |
| | Oppenheimer Global Equity Portfolio - Class A | | 7.52% | 7.52% | 40.84% | 14.75% | 12.59% | 8.06% | 03/03/1997 |
| Fixed Income | American Funds® Bond Fund - Class 2 | Interm. | -1.21% | -1.21% | 1.25% | 0.18% | 0.91% | 1.79% | 04/30/1997 |
| | Brighthouse/Franklin Low Duration Total Return Portfolio - Class B | Short | -0.19% | -0.19% | -0.04% | 0.25% | 0.19% | 0.35% | 04/29/2011 |
| | Fidelity VIP Investment Grade Bond Portfolio - Initial Class | Interm. | -1.10% | -1.10% | 1.70% | 0.77% | 1.39% | 3.21% | 12/05/1988 |
| | MetLife Aggregate Bond Index Portfolio - Class A | Interm. | -1.19% | -1.19% | 0.98% | -0.06% | 0.81% | 2.48% | 11/09/1998 |
| | PIMCO Inflation Protected Bond Portfolio - Class E | Infltn Protctd | -0.79% | -0.79% | 0.71% | -0.56% | -1.23% | 2.13% | 05/01/2003 |
| | PIMCO Total Return Portfolio - Class A | Interm. | -1.04% | -1.04% | 2.08% | 0.48% | 1.03% | 3.59% | 02/12/2001 |
| | Western Asset Management Strategic Bond Opportunities Portfolio - Class A | Multisector | -0.01% | -0.01% | 6.18% | 3.59% | 3.16% | 5.16% | 10/31/1994 |
| | Western Asset Management U.S. Government Portfolio - Class A | Interm. Gov. | -0.86% | -0.86% | 0.03% | -0.25% | 0.07% | 1.16% | 10/31/1994 |
| Specialty | Clarion Global Real Estate Portfolio - Class E | | 0.16% | 0.16% | 10.13% | 1.00% | 4.00% | 2.86% | 04/30/2004 |

| AUTOMATED INVESTMENT STRATEGIES (A.I.S) | Year to Date | 1 Year | 3 Years Ann. | 5 Years Ann. | 10 Years Ann. | Strategy Incep. Date |
|---|--------------|--------|--------------|--------------|---------------|----------------------|
| Equity Generator® MetLife Stock Index | 0.27% | 3.35% | 3.71% | 3.90% | 4.99% | 07/01/1991 |

*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 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 April 28, 2008, the MFS® Value Portfolio of the Met Investors Series Trust (MIST) merged with and into the MFS® Value Portfolio of the Metropolitan Series Fund, Inc. (MSF). Values before April 28, 2008 reflect the performance of the MSF MFS® Value Portfolio (formerly Harris Oakmark Large Cap Value Portfolio) since its inception on November 9, 1998. (Note that because the MIST MFS® Value Portfolio is deemed to be the "accounting" survivor of the merger, the performance history set forth in the Portfolio's April 28, 2008 prospectus is that of the MIST MFS® Value Portfolio.)

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.

As of May 2, 2011, the following portfolio merger took effect: MetLife Aggressive Allocation Portfolio into MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio). Performance for the MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio) consists of the performance of the MetLife Aggressive Allocation Portfolio before and on April 29, 2011 and the MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio) after April 29, 2011.

Effective April 30, 2012, the Lord Abbett Mid Cap Value Portfolio of the Metropolitan Series Fund merged into the Lord Abbett Mid Cap Value Portfolio (currently known as Invesco Mid cap Value Portfolio) of the Met Investors Series Trust. Values before April 30, 2012 reflect the performance of the Lord Abbett Mid Cap Value Portfolio of the Metropolitan Series Fund.

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.

Prior to January 27, 2017, the MetLife Aggregate Bond Index Portfolio was known as the Barclays Aggregate Bond Index Portfolio.

Prior to March 6, 2017, the Brighthouse Asset Allocation 20 Portfolio was known as the MetLife Asset Allocation 20 Portfolio.

Prior to March 6, 2017, the Brighthouse Asset Allocation 40 Portfolio was known as the MetLife Asset Allocation 40 Portfolio.

Prior to March 6, 2017, the Brighthouse Asset Allocation 60 Portfolio was known as the MetLife Asset Allocation 60 Portfolio.

Prior to March 6, 2017, the Brighthouse Asset Allocation 80 Portfolio was known as the MetLife Asset Allocation 80 Portfolio.

Prior to March 6, 2017, the Brighthouse Asset Allocation 100 Portfolio was known as the MetLife Asset Allocation 100 Portfolio.

Prior to March 6, 2017, the Brighthouse/Artisan Mid Cap Value Portfolio was known as the Met/Artisan Mid Cap Value Portfolio.

Prior to March 6, 2017, the Brighthouse/Franklin Low Duration Total Return Portfolio was known as the Met/Franklin Low Duration Total Return Portfolio.

Prior to March 6, 2017, the Brighthouse/Wellington Core Equity Opportunities Portfolio was known as the Met/Wellington Core Equity Opportunities Portfolio.

Prior to March 6, 2017, the MetLife MSCI EAFE® Index Portfolio was known as the MSCI EAFE® Index Portfolio.

Prior to March 6, 2017, the MetLife Russell 2000® Index Portfolio was known as the Russell 2000® Index Portfolio.

Effective on or about September 1, 2017, Massachusetts Financial Services replaced BlackRock Advisors, LLC as the subadviser to the MFS Value Portfolio II, which was previously known as BlackRock Large Cap Value Portfolio.

Effective on or about December 15, 2017, Victory Capital Management, Inc. replaced Invesco Advisors Inc. as subadviser to the Victory Sycamore Mid Cap Value Portfolio, which was previously known as Invesco Mid Cap Value Portfolio.

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 made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

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 as well as its pro rata share of the management fee and expenses of the underlying portfolios. The Contract Owner may be able to realize lower aggregate expenses by investing directly in the underlying portfolios instead of investing in an asset allocation portfolio. In that case, you would not receive the asset allocation services provided by an investment adviser.

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.

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.

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.

The Financial Freedom Account variable annuity is issued by Metropolitan Life Insurance Company, New York, NY 10166 on Policy Form Series G.4333-7. All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

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

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Financial Freedom Account - Exclusive Version

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|-------------------------|--|--|
| FFA - Exclusive Version | Average Annual Total Return as of 01/31/2018 Assuming Contract Surrender | Standardized as of 12/31/2017 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 | American Funds® Balanced Allocation | 17.77% | 8.71% | 5.60% | 15.76% | 8.45% | 5.22% | 04/28/2008 | 04/28/2008 |
| | American Funds® Growth Allocation | 23.12% | 11.10% | 6.31% | 20.21% | 10.75% | 5.79% | 04/28/2008 | 04/28/2008 |
| | American Funds® Moderate Allocation | 12.96% | 6.79% | 4.80% | 11.90% | 6.63% | 4.56% | 04/28/2008 | 04/28/2008 |
| | BrightHouse Asset Allocation 20 | 5.83% | 3.08% | 3.79% | 6.15% | 3.18% | 3.76% | 05/01/2005 | 05/01/2005 |
| | BrightHouse Asset Allocation 40 | 10.72% | 5.45% | 4.77% | 9.97% | 5.49% | 4.39% | 05/01/2005 | 05/01/2005 |
| | BrightHouse Asset Allocation 60 | 15.81% | 7.82% | 5.55% | 13.86% | 7.76% | 4.82% | 05/01/2005 | 05/01/2005 |
| | BrightHouse Asset Allocation 80 | 21.21% | 10.00% | 6.19% | 18.32% | 9.84% | 5.12% | 05/01/2005 | 05/01/2005 |
| | BrightHouse Asset Allocation 100 | 25.69% | 11.76% | 6.56% | 22.06% | 11.50% | 5.17% | 05/01/2005 | 05/01/2005 |
| | SSGA Growth and Income ETF | 16.71% | 6.78% | 5.42% | 14.93% | 6.62% | 4.69% | 09/30/2005 | 05/01/2006 |
| | SSGA Growth ETF | 21.34% | 8.51% | 5.77% | 18.68% | 8.30% | 4.74% | 09/30/2005 | 05/01/2006 |
| Domestic Equity (Large Cap) | American Funds® Growth | 31.87% | 15.98% | 8.77% | 27.09% | 15.11% | 7.27% | 02/08/1984 | 05/01/2001 |
| | American Funds® Growth-Income | 25.86% | 14.93% | 8.26% | 21.23% | 14.30% | 6.91% | 02/08/1984 | 05/01/2001 |
| | BlackRock Capital Appreciation | 40.10% | 15.94% | 9.24% | 32.48% | 14.55% | 7.30% | 10/31/1994 | 08/05/2002 |
| | BrightHouse/Wellington Core Equity Opportunities | 22.22% | 12.79% | 6.48% | 17.95% | 13.05% | 5.52% | 10/31/1994 | 07/05/2000 |
| | ClearBridge Aggressive Growth | 20.62% | 14.55% | 10.09% | 17.59% | 14.28% | 8.74% | 05/01/2001 | 05/01/2001 |
| | Fidelity VIP Equity-Income | 16.14% | 10.98% | 6.19% | 11.84% | 11.20% | 5.15% | 10/09/1986 | 07/01/1991 |
| | Fidelity VIP Growth | 37.48% | 17.12% | 8.86% | 33.87% | 16.14% | 6.90% | 10/09/1986 | 07/01/1991 |
| | Jennison Growth | 43.50% | 18.27% | 11.21% | 36.04% | 16.78% | 9.13% | 05/01/2000 | 07/05/2000 |
| | MetLife Stock Index | 24.92% | 14.53% | 8.50% | 20.40% | 14.41% | 7.23% | 05/01/1990 | 07/01/1991 |
| | MFS® Value | 21.23% | 13.80% | 8.12% | 16.89% | 14.10% | 6.87% | 11/09/1998 | 11/09/1998 |
| MFS® Value Portfolio II | 12.34% | 10.22% | 4.95% | 6.51% | 10.51% | 3.73% | 04/30/2002 | 05/01/2002 | |
| T. Rowe Price Large Cap Growth | 37.84% | 18.12% | 11.15% | 32.60% | 16.92% | 9.12% | 11/09/1998 | 11/09/1998 | |
| Domestic Equity (Mid Cap) | BrightHouse/Artisan Mid Cap Value Portfolio | 13.86% | 10.13% | 6.65% | 11.76% | 10.82% | 5.29% | 04/30/1993 | 05/01/2001 |
| | Calvert VP SRI Mid Cap Growth | 13.48% | 8.81% | 7.82% | 10.61% | 9.18% | 6.78% | 07/16/1991 | 07/16/1991 |
| | MetLife Mid Cap Stock Index | 16.24% | 12.72% | 9.71% | 14.86% | 13.65% | 8.71% | 07/05/2000 | 07/05/2000 |
| | Morgan Stanley Mid Cap Growth | 37.34% | 11.06% | 4.25% | 39.04% | 10.53% | 2.20% | 03/03/1997 | 03/03/1997 |
| | T. Rowe Price Mid Cap Growth | 27.56% | 16.08% | 11.46% | 23.96% | 16.04% | 9.78% | 02/12/2001 | 05/01/2001 |
| | Victory Sycamore Mid Cap Value | 10.34% | 8.91% | 5.99% | 8.74% | 9.70% | 4.85% | 11/09/1998 | 11/09/1998 |
| Domestic Equity (Small Cap) | Invesco Small Cap Growth | 28.17% | 14.43% | 10.13% | 24.26% | 14.77% | 8.73% | 01/02/2002 | 05/01/2002 |
| | Loomis Sayles Small Cap Core | 17.00% | 13.09% | 9.64% | 14.16% | 13.58% | 8.26% | 05/02/1994 | 07/05/2000 |
| | Loomis Sayles Small Cap Growth | 28.95% | 14.37% | 9.81% | 25.85% | 14.53% | 8.04% | 05/01/2001 | 05/01/2001 |
| | MetLife Russell 2000® Index | 16.07% | 12.29% | 8.70% | 13.59% | 13.07% | 7.67% | 11/09/1998 | 11/09/1998 |
| | Neuberger Berman Genesis | 17.30% | 12.27% | 6.77% | 14.67% | 12.80% | 5.56% | 07/05/2000 | 07/05/2000 |
| | T. Rowe Price Small Cap Growth | 24.28% | 15.40% | 12.37% | 21.73% | 15.76% | 10.86% | 03/03/1997 | 03/03/1997 |
| Balanced | Calvert VP SRI Balanced | 12.28% | 7.69% | 5.08% | 10.95% | 7.83% | 4.48% | 09/30/1986 | 07/01/1991 |
| | MFS® Total Return | 12.97% | 8.39% | 5.81% | 11.39% | 8.62% | 5.29% | 07/01/2002 | 08/05/2002 |
| International Equity | American Funds® Global Small Capitalization | 24.61% | 9.76% | 4.46% | 24.71% | 10.00% | 3.02% | 04/30/1998 | 05/01/2001 |
| | Harris Oakmark International | 32.70% | 9.78% | 7.58% | 29.30% | 9.69% | 6.06% | 01/02/2002 | 05/01/2002 |
| | Loomis Sayles Global Markets | 24.75% | 9.14% | 7.34% | 21.82% | 8.56% | 12.34% | 04/28/2006 | 11/10/2008 |
| | MetLife MSCI EAFE® Index | 26.08% | 6.64% | 2.25% | 23.73% | 6.47% | 0.86% | 11/09/1998 | 11/09/1998 |
| | MFS® Research International | 29.56% | 6.12% | 2.75% | 27.30% | 5.99% | 1.29% | 02/12/2001 | 05/01/2001 |
| | Oppenheimer Global Equity | 40.84% | 12.59% | 8.06% | 35.83% | 12.32% | 6.34% | 03/03/1997 | 03/03/1997 |
| Fixed Income | American Funds® Bond | 1.25% | 0.91% | 1.79% | 2.69% | 1.01% | 2.00% | 04/30/1997 | 05/01/2006 |
| | BrightHouse/Franklin Low Duration Total Return | -0.04% | 0.19% | 0.35% | 0.38% | 0.25% | 0.40% | 04/29/2011 | 05/02/2011 |
| | Fidelity VIP Investment Grade Bond | 1.70% | 1.39% | 3.21% | 3.24% | 1.47% | 3.48% | 12/05/1988 | 07/01/1991 |
| | MetLife Aggregate Bond Index | 0.98% | 0.81% | 2.48% | 2.29% | 0.87% | 2.78% | 11/09/1998 | 11/09/1998 |
| | PIMCO Inflation Protected Bond | 0.71% | -1.23% | 2.13% | 2.58% | -1.19% | 2.61% | 05/01/2003 | 05/01/2006 |
| | PIMCO Total Return | 2.08% | 1.03% | 3.59% | 3.79% | 1.14% | 3.98% | 02/12/2001 | 05/01/2001 |
| | Western Asset Management Strategic Bond Opportunities | 6.18% | 3.16% | 5.16% | 7.21% | 3.27% | 5.32% | 10/31/1994 | 05/01/2001 |
| Western Asset Management U.S. Government | 0.03% | 0.07% | 1.16% | 0.98% | 0.21% | 1.47% | 10/31/1994 | 05/01/2001 | |

| 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* | | |
| Specialty | Clarion Global Real Estate | 10.13% | 4.00% | 2.86% | 9.86% | 4.37% | 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.

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 made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

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 as well as its pro rata share of the management fee and expenses of the underlying portfolios. The Contract Owner may be able to realize lower aggregate expenses by investing directly in the underlying portfolios instead of investing in an asset allocation portfolio. In that case, you would not receive the asset allocation services provided by an investment adviser.

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.

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.

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.

The Financial Freedom Account variable annuity is issued by Metropolitan Life Insurance Company, New York, NY 10166 on Policy Form Series G.4333-7. All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

Metropolitan Life Insurance Company • New York, NY 10166

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