



# Preference Plus<sup>®</sup> Account - IRA Rollover

Performance Summary as of 09/30/18  
Variable Investment Option Performance Update

Metropolitan Life Insurance Company

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](http://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 The account balance is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value.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 Preference Plus 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%. These results do not reflect the withdrawal charges which begin at 7% and decrease over 7 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.**

## PPA - IRA Rollover Non-Standardized Performance: Without surrender charges applied as of 09/30/2018

| Asset Class                        | Variable Investment Options   | Style   | One Month | YTD    | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Inception* | Portfolio Inception Date |
|------------------------------------|---|---|-----------|--------|--------|---------|---------|-----------------------------|--------------------------|
| <b>Domestic Equity (Large Cap)</b> | American Funds® Growth Fund - Class 2                                     | Growth  | 0.10%     | 15.25% | 22.00% | 19.59%  | 14.32%  | 11.94%                      | 02/08/1984               |
|                                    | American Funds® Growth-Income Fund - Class 2                              | Blend   | 0.90%     | 11.10% | 17.13% | 16.57%  | 12.56%  | 10.60%                      | 02/08/1984               |
|                                    | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A      | Value   | 1.72%     | 9.09%  | 14.92% | 13.41%  | 10.85%  | 8.93%                       | 10/31/1994               |
|                                    | Brighthouse/Wellington Large Cap Research Portfolio - Class A             | Blend   | 0.66%     | 10.51% | 16.36% | 15.61%  | 13.62%  | 10.32%                      | 06/24/1983               |
|                                    | ClearBridge Aggressive Growth Portfolio - Class A                         | Growth  | -0.07%    | 10.40% | 13.47% | 11.40%  | 10.21%  | 12.61%                      | 05/01/2001               |
|                                    | Jennison Growth Portfolio - Class A                                       | Growth  | 0.45%     | 18.61% | 25.96% | 20.15%  | 16.22%  | 13.53%                      | 05/01/2000               |
|                                    | MetLife Stock Index Portfolio - Class A                                   | Blend   | 0.48%     | 9.58%  | 16.53% | 15.92%  | 12.59%  | 10.65%                      | 05/01/1990               |
|                                    | MFS® Value Portfolio - Class A  | Value   | 0.25%     | 1.08%  | 6.08%  | 12.20%  | 9.88%   | 9.23%                       | 11/09/1998               |
|                                    | T. Rowe Price Large Cap Growth Portfolio - Class A                        | Growth  | -0.20%    | 14.42% | 21.13% | 18.32%  | 15.13%  | 13.72%                      | 11/09/1998               |
| <b>Domestic Equity (Mid Cap)</b>   | Brighthouse/Artisan Mid Cap Value Portfolio - Class A                     | Value   | -0.99%    | 3.14%  | 7.82%  | 11.91%  | 6.39%   | 8.55%                       | 04/30/1993               |
|                                    | Frontier Mid Cap Growth Portfolio - Class A                               | Growth  | -0.18%    | 10.44% | 15.12% | 13.34%  | 11.67%  | 10.39%                      | 04/29/1988               |
|                                    | MetLife Mid Cap Stock Index Portfolio - Class A                           | Blend   | -1.17%    | 6.53%  | 12.86% | 14.31%  | 10.59%  | 11.18%                      | 07/05/2000               |
|                                    | Morgan Stanley Mid Cap Growth Portfolio - Class A                         | Growth  | -0.51%    | 35.14% | 43.88% | 21.04%  | 11.85%  | 9.49%                       | 03/03/1997               |
|                                    | T. Rowe Price Mid Cap Growth Portfolio - Class A                          | Growth  | 0.01%     | 12.00% | 16.74% | 15.44%  | 13.33%  | 13.51%                      | 02/12/2001               |
|                                    | Victory Sycamore Mid Cap Value Portfolio - Class A                        | Value   | -0.40%    | 5.78%  | 10.95% | 9.34%   | 7.00%   | 8.71%                       | 11/09/1998               |
| <b>Domestic Equity (Small Cap)</b> | Loomis Sayles Small Cap Core Portfolio - Class A                          | Blend   | -2.52%    | 9.13%  | 12.74% | 14.98%  | 9.72%   | 11.02%                      | 05/02/1994               |
|                                    | Loomis Sayles Small Cap Growth Portfolio - Class A                        | Growth  | -1.58%    | 23.91% | 29.23% | 19.24%  | 11.85%  | 13.12%                      | 05/01/2001               |
|                                    | MetLife Russell 2000® Index Portfolio - Class A                           | Blend   | -2.52%    | 10.69% | 14.06% | 16.00%  | 10.08%  | 10.03%                      | 11/09/1998               |
|                                    | Neuberger Berman Genesis Portfolio - Class A                              | Value   | -1.45%    | 10.91% | 17.06% | 15.35%  | 9.97%   | 8.63%                       | 07/05/2000               |
|                                    | T. Rowe Price Small Cap Growth Portfolio - Class A                        | Growth  | -0.90%    | 14.96% | 21.63% | 17.36%  | 12.73%  | 14.23%                      | 03/03/1997               |
|                                    |   | Brighthouse/Wellington Balanced Portfolio - Class A |           | 0.18%  | 5.48%  | 8.98%   | 9.74%   | 8.86%                       | 8.05%                    |
|                                    | MFS® Total Return Portfolio - Class E                                     |   | -0.05%    | 0.62%  | 3.90%  | 7.42%   | 6.34%   | 6.61%                       | 04/30/2004               |
| <b>International Equity</b>        | American Funds® Global Small Capitalization Fund - Class 2                |   | -0.94%    | 5.74%  | 10.92% | 10.58%  | 7.15%   | 7.81%                       | 04/30/1998               |
|                                    | Baillie Gifford International Stock Portfolio - Class A                   |   | -0.54%    | -3.91% | 1.21%  | 11.96%  | 5.61%   | 3.43%                       | 07/01/1991               |
|                                    | MetLife MSCI EAFE® Index Portfolio - Class A                              |   | 0.72%     | -2.07% | 1.53%  | 7.83%   | 3.20%   | 4.03%                       | 11/09/1998               |
|                                    | MFS® Research International Portfolio - Class A                           |   | -0.15%    | -0.93% | 4.04%  | 8.39%   | 3.08%   | 4.56%                       | 02/12/2001               |
|                                    | Oppenheimer Global Equity Portfolio - Class A                             |   | -1.97%    | 2.61%  | 9.89%  | 13.59%  | 9.33%   | 9.62%                       | 03/03/1997               |
| <b>Fixed Income</b>                | BlackRock Bond Income Portfolio - Class A                                 | Interm.   | -0.77%    | -2.13% | -2.18% | 0.76%   | 1.74%   | 3.46%                       | 06/24/1983               |
|                                    | Brighthouse/Franklin Low Duration Total Return Portfolio - Class B        | Short   | 0.03%     | 0.05%  | -0.19% | 0.71%   | 0.31%   | 0.36%                       | 04/29/2011               |
|                                    | MetLife Aggregate Bond Index Portfolio - Class A                          | Interm.   | -0.74%    | -2.38% | -2.34% | 0.12%   | 0.97%   | 2.50%                       | 11/09/1998               |
|                                    | PIMCO Total Return Portfolio - Class A                                    | Interm.   | -0.60%    | -1.72% | -1.95% | 1.27%   | 1.29%   | 4.21%                       | 02/12/2001               |
|                                    | Western Asset Management Strategic Bond Opportunities Portfolio - Class A | Multisector   | 0.16%     | -2.82% | -2.35% | 3.45%   | 2.92%   | 6.12%                       | 10/31/1994               |
|                                    | Western Asset Management U.S. Government Portfolio - Class A              | Interm. Gov.  | -0.34%    | -1.23% | -1.46% | -0.20%  | 0.24%   | 1.46%                       | 10/31/1994               |
| <b>Specialty</b>                   | Clarion Global Real Estate Portfolio - Class E                            |   | -1.71%    | -3.31% | 1.18%  | 3.12%   | 3.19%   | 4.09%                       | 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 <sup>®</sup> MetLife Stock Index     | 2.33%        | 3.15%  | 3.59%        | 3.77%        | 4.89%         | 07/02/1990           |
| Equity Generator <sup>®</sup> Frontier Mid Cap Growth | 2.32%        | 3.14%  | 3.59%        | 3.71%        | 4.73%         | 07/02/1990           |
| Equalizer <sup>SM</sup> MetLife Stock Index           | 5.91%        | 9.66%  | 9.36%        | 7.80%        | 7.12%         | 07/02/1990           |
| Equalizer <sup>SM</sup> Frontier Mid Cap Growth       | 6.31%        | 8.95%  | 8.14%        | 7.36%        | 7.17%         | 07/02/1990           |

\*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.

Fees and/or expense reimbursement arrangements may have been in effect for certain funds for other time periods. These fee waivers and expense reimbursements have the effect of increasing 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.

On or about April 30, 2007, the BlackRock Large Cap Portfolio of the Metropolitan Series Fund, Inc. merged into the BlackRock Large Cap Core Portfolio (currently known as Met/Wellington Large Cap Research Portfolio) of the Met Investors Series Trust. Values prior to April 30, 2007 reflect the performance of the BlackRock Large Cap Portfolio (formerly the BlackRock Investment Trust Portfolio).

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.

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.

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.

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

**Prospectuses for the Preference Plus 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](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. 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.**

**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.**

The Preference Plus 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](http://www.metlife.com)

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• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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## Preference Plus® Account - IRA Rollover

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Past performance does not guarantee future results.

| PPA - IRA Rollover                 |   | Average Annual Total Return<br>as of 09/30/2018<br>Assuming Contract Surrender |         |   | Standardized as of 09/30/2018<br>Assuming Contract Surrender |         |   |                                |   |
|------------------------------------|---|--|---------|---|--|---------|---|--------------------------------|---|
|                                    |   | 1 Year   | 5 Year* | 10 Year or<br>Since Portfolio<br>Inception* | 1 Year   | 5 Year* | 10 Year or<br>Since<br>Investment<br>Division<br>Inception* | Portfolio<br>Inception<br>Date | Investment<br>Division<br>Inception<br>Date |
| Asset Class                        | Variable Investment<br>Options                        | 1 Year   | 5 Year* | 10 Year or<br>Since Portfolio<br>Inception* | 1 Year   | 5 Year* | 10 Year or<br>Since<br>Investment<br>Division<br>Inception* | Portfolio<br>Inception<br>Date | Investment<br>Division<br>Inception<br>Date |
| <b>Domestic Equity (Large Cap)</b> | American Funds® Growth                                | 15.85%   | 14.03%  | 11.94%                                      | 15.85%   | 14.03%  | 11.94%  | 02/08/1984                     | 05/01/2001                                  |
|                                    | American Funds® Growth-Income                         | 10.95%   | 12.25%  | 10.60%                                      | 10.95%   | 12.25%  | 10.60%  | 02/08/1984                     | 05/01/2001                                  |
|                                    | Brighthouse/Wellington Core Equity Opportunities      | 8.73%  | 10.52%  | 8.93%                                       | 8.73%  | 10.52%  | 8.93%   | 10/31/1994                     | 07/05/2000                                  |
|                                    | Brighthouse/Wellington Large Cap Research             | 10.17%   | 13.33%  | 10.32%                                      | 10.17%   | 13.33%  | 10.32%  | 06/24/1983                     | 07/02/1990                                  |
|                                    | ClearBridge Aggressive Growth                         | 7.27%  | 9.86%   | 12.61%                                      | 7.27%  | 9.86%   | 12.61%  | 05/01/2001                     | 05/01/2001                                  |
|                                    | Jennison Growth                                       | 19.84%   | 15.96%  | 13.53%                                      | 19.84%   | 15.96%  | 13.53%  | 05/01/2000                     | 07/05/2000                                  |
|                                    | MetLife Stock Index                                   | 10.34%   | 12.28%  | 10.65%                                      | 10.34%   | 12.28%  | 10.65%  | 05/01/1990                     | 07/02/1990                                  |
|                                    | MFS® Value  | -0.18%   | 9.53%   | 9.23%                                       | -0.18%   | 9.53%   | 9.23%   | 11/09/1998                     | 11/09/1998                                  |
|                                    | T. Rowe Price Large Cap Growth                        | 14.97%   | 14.86%  | 13.72%                                      | 14.97%   | 14.86%  | 13.72%  | 11/09/1998                     | 11/09/1998                                  |
| <b>Domestic Equity (Mid Cap)</b>   | Brighthouse/Artisan Mid Cap Value Portfolio           | 1.57%  | 5.98%   | 8.55%                                       | 1.57%  | 5.98%   | 8.55%   | 04/30/1993                     | 05/01/2001                                  |
|                                    | Frontier Mid Cap Growth                               | 8.93%  | 11.34%  | 10.39%                                      | 8.93%  | 11.34%  | 10.39%  | 04/29/1988                     | 07/02/1990                                  |
|                                    | MetLife Mid Cap Stock Index                           | 6.64%  | 10.25%  | 11.18%                                      | 6.64%  | 10.25%  | 11.18%  | 07/05/2000                     | 07/05/2000                                  |
|                                    | Morgan Stanley Mid Cap Growth                         | 37.89%   | 11.53%  | 9.49%                                       | 37.89%   | 11.53%  | 9.49%   | 03/03/1997                     | 03/03/1997                                  |
|                                    | T. Rowe Price Mid Cap Growth                          | 10.55%   | 13.03%  | 13.51%                                      | 10.55%   | 13.03%  | 13.51%  | 02/12/2001                     | 05/01/2001                                  |
|                                    | Victory Sycamore Mid Cap Value                        | 4.72%  | 6.60%   | 8.71%                                       | 4.72%  | 6.60%   | 8.71%   | 11/09/1998                     | 11/09/1998                                  |
| <b>Domestic Equity (Small Cap)</b> | Loomis Sayles Small Cap Core                          | 6.53%  | 9.36%   | 11.02%                                      | 6.53%  | 9.36%   | 11.02%  | 05/02/1994                     | 07/05/2000                                  |
|                                    | Loomis Sayles Small Cap Growth                        | 23.13%   | 11.53%  | 13.12%                                      | 23.13%   | 11.53%  | 13.12%  | 05/01/2001                     | 05/01/2001                                  |
|                                    | MetLife Russell 2000® Index                           | 7.86%  | 9.74%   | 10.03%                                      | 7.86%  | 9.74%   | 10.03%  | 11/09/1998                     | 11/09/1998                                  |
|                                    | Neuberger Berman Genesis                              | 10.87%   | 9.62%   | 8.63%                                       | 10.87%   | 9.62%   | 8.63%   | 07/05/2000                     | 07/05/2000                                  |
|                                    | T. Rowe Price Small Cap Growth                        | 15.48%   | 12.42%  | 14.23%                                      | 15.48%   | 12.42%  | 14.23%  | 03/03/1997                     | 03/03/1997                                  |
| <b>Balanced</b>                    | Brighthouse/Wellington Balanced                       | 2.74%  | 8.49%   | 8.05%                                       | 2.74%  | 8.49%   | 8.05%   | 07/25/1986                     | 07/02/1990                                  |
|                                    | MFS® Total Return                                     | -2.38%   | 5.93%   | 6.61%                                       | -2.38%   | 5.93%   | 6.61%   | 04/30/2004                     | 05/01/2004                                  |
| <b>International Equity</b>        | American Funds® Global Small Capitalization           | 4.70%  | 6.76%   | 7.81%                                       | 4.70%  | 6.76%   | 7.81%   | 04/30/1998                     | 05/01/2001                                  |
|                                    | Baillie Gifford International Stock                   | -5.08%   | 5.18%   | 3.43%                                       | -5.08%   | 5.18%   | 3.43%   | 07/01/1991                     | 07/01/1991                                  |
|                                    | MetLife MSCI EAFE® Index                              | -4.76%   | 2.73%   | 4.03%                                       | -4.76%   | 2.73%   | 4.03%   | 11/09/1998                     | 11/09/1998                                  |
|                                    | MFS® Research International                           | -2.23%   | 2.60%   | 4.56%                                       | -2.23%   | 2.60%   | 4.56%   | 02/12/2001                     | 05/01/2001                                  |
|                                    | Oppenheimer Global Equity                             | 3.66%  | 8.97%   | 9.62%                                       | 3.66%  | 8.97%   | 9.62%   | 03/03/1997                     | 03/03/1997                                  |
| <b>Fixed Income</b>                | BlackRock Bond Income                                 | -8.50%   | 1.24%   | 3.46%                                       | -8.50%   | 1.24%   | 3.46%   | 06/24/1983                     | 07/02/1990                                  |
|                                    | Brighthouse/Franklin Low Duration Total Return        | -6.49%   | -0.22%  | 0.36%                                       | -6.49%   | -0.22%  | 0.37%   | 04/29/2011                     | 05/02/2011                                  |
|                                    | MetLife Aggregate Bond Index                          | -8.66%   | 0.45%   | 2.50%                                       | -8.66%   | 0.45%   | 2.50%   | 11/09/1998                     | 11/09/1998                                  |
|                                    | PIMCO Total Return                                    | -8.26%   | 0.77%   | 4.21%                                       | -8.26%   | 0.77%   | 4.21%   | 02/12/2001                     | 05/01/2001                                  |
|                                    | Western Asset Management Strategic Bond Opportunities | -8.66%   | 2.45%   | 6.12%                                       | -8.66%   | 2.45%   | 6.12%   | 10/31/1994                     | 05/01/2001                                  |
|                                    | Western Asset Management U.S. Government              | -7.77%   | -0.30%  | 1.46%                                       | -7.77%   | -0.30%  | 1.46%   | 10/31/1994                     | 05/01/2001                                  |
| <b>Specialty</b>                   | Clarion Global Real Estate                            | -5.11%   | 2.72%   | 4.09%                                       | -5.11%   | 2.72%   | 4.09%   | 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 Preference Plus 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](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. 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.**

**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.**

The Preference Plus 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](http://www.metlife.com)

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• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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