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.

B Class

Asset Class
Variable Investment Options

Style
One Month
YTD
1 Year
3 Year*
5 Year*
10 Year or Since Portfolio Inception*
Portfolio Inception Date

Risk Managed
Global Multi-Asset
AB Global Dynamic Allocation Portfolio - Class B
6.75% 2.06% 2.83% 3.20% 4.20% 4.55% 04/29/2011
AQR Global Risk Balanced Portfolio - Class B
4.30% -0.90% 0.96% 3.22% 4.00% 2.24% 04/29/2011
BlackRock Global Tactical Strategies Portfolio - Class B
8.74% 0.30% 1.84% 3.27% 4.28% 4.04% 04/29/2011
Brighthouse Balanced Plus Portfolio - Class B
6.16% 8.19% 9.90% 6.85% 8.02% 6.50% 04/29/2011
Invesco Balanced-Risk Allocation Portfolio - Class B
7.79% 4.89% 6.35% 3.71% 5.44% 3.63% 04/30/2012
MetLife Multi-Index Targeted Risk Portfolio - Class B
7.12% 2.75% 4.10% 4.44% 5.37% 6.01% 11/12/2012
PanAgora Global Diversified Risk Portfolio - Class B
6.79% 7.26% 7.50% 5.98% 6.92% 5.12% 04/28/2014
Schroders Global Multi-Asset Portfolio - Class B
6.56% -1.45% -0.27% 2.22% 3.89% 4.74% 04/30/2012

Asset Allocation
American Funds® Balanced Allocation Portfolio - Class C
9.04% 10.16% 12.77% 7.42% 8.16% 7.43% 04/28/2008
American Funds® Growth Allocation Portfolio - Class C
11.31% 10.54% 13.94% 8.28% 9.63% 8.89% 04/28/2008
American Funds® Moderate Allocation Portfolio - Class C
7.12% 8.69% 10.68% 6.19% 6.66% 6.01% 04/28/2008
Brighthouse Asset Allocation 20 Portfolio - Class B
3.57% 6.53% 7.28% 4.30% 3.98% 3.56% 05/02/2005
Brighthouse Asset Allocation 40 Portfolio - Class B
6.05% 6.95% 8.53% 5.02% 5.31% 5.05% 05/02/2005
Brighthouse Asset Allocation 60 Portfolio - Class B
8.54% 8.72% 10.99% 6.17% 6.85% 6.57% 05/02/2005
Brighthouse Asset Allocation 80 Portfolio - Class B
10.96% 10.30% 13.22% 7.28% 8.40% 8.00% 05/02/2005
Brighthouse Asset Allocation 100 Portfolio - Class B
13.06% 11.67% 15.07% 8.11% 9.60% 9.03% 05/02/2005
SSGA Growth and Income ETF Portfolio - Class B
7.82% 4.94% 7.23% 4.93% 6.02% 5.96% 09/30/2005
SSGA Growth ETF Portfolio - Class B
10.19% 4.81% 7.72% 4.93% 6.78% 6.81% 09/30/2005

Domestic Equity (Large Cap)
American Funds® Growth Fund - Class 2
Growth 14.39% 40.29% 44.61% 21.35% 18.55% 15.02% 02/08/1984
American Funds® Growth-Income Fund - Class 2
Blend 10.86% 7.88% 10.83% 9.38% 10.89% 11.32% 02/08/1984
BlackRock Capital Appreciation Portfolio - Class B
Growth 10.57% 33.62% 36.60% 20.98% 17.64% 13.66% 10/31/1994
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B
Value 10.55% 7.07% 9.74% 11.20% 10.71% 10.55% 10/31/1994
Brighthouse/Wellington Large Cap Research Portfolio - Class B
Blend 11.55% 15.76% 19.59% 12.02% 11.98% 12.50% 06/24/1993
Jennison Growth Portfolio - Class B
Growth 12.06% 47.54% 51.16% 24.09% 20.13% 16.76% 05/01/2000
Loomis Sayles Growth Portfolio - Class B
Growth 8.29% 26.98% 28.46% 13.00% 10.58% 13.05% 02/12/2001
Melrose Stock Index Portfolio - Class B
Blend 10.77% 12.18% 15.37% 11.17% 11.97% 12.17% 05/01/1990
MFS® Value Portfolio - Class B
Value 11.36% -0.43% 2.42% 4.58% 7.57% 9.95% 11/09/1998
T. Rowe Price Large Cap Growth Portfolio - Class B
Growth 10.37% 28.72% 32.54% 17.56% 16.47% 15.20% 11/09/1998

Domestic Equity (Mid Cap)
Brighthouse/Artisan Mid Cap Value Portfolio - Class B
Value 15.43% -1.28% 1.40% 1.40% 5.58% 7.28% 04/30/1993
Frontier Mid Cap Growth Portfolio - Class B
Growth 14.60% 23.88% 26.98% 14.41% 13.33% 11.99% 04/29/1988
MetLife Mid Cap Stock Index Portfolio - Class B
Blend 14.10% 5.04% 7.61% 4.40% 8.07% 9.55% 07/05/2000
Morgan Stanley Discovery Portfolio - Class B
Growth 19.95% 137.91% 133.43% 52.90% 34.83% 19.55% 03/03/1997
T. Rowe Price Mid Cap Growth Portfolio - Class B
Growth 12.02% 17.12% 19.36% 13.38% 13.11% 13.19% 02/12/2001
Victory Sycamore Mid Cap Value Portfolio - Class B
Value 14.00% 1.55% 4.00% 4.81% 5.90% 7.14% 11/09/1998

Domestic Equity (Small Cap)
Invesco Small Cap Growth Portfolio - Class B
Growth 16.90% 41.60% 43.27% 15.79% 15.14% 14.05% 10/09/2001
Loomis Sayles Small Cap Core Portfolio - Class B
Blend 13.48% 2.34% 4.63% 3.08% 7.02% 9.42% 05/02/1994
Loomis Sayles Small Cap Growth Portfolio - Class B
Growth 12.98% 21.65% 24.04% 14.23% 13.46% 13.16% 05/01/2001
MetLife Russell 2000® Index Portfolio - Class B
Blend 18.02% 8.53% 11.40% 5.38% 8.52% 9.43% 11/09/1998
Neuberger Berman Genesis Portfolio - Class B
Value 10.76% 16.07% 17.68% 10.76% 11.50% 11.35% 07/05/2000
T. Rowe Price Small Cap Growth Portfolio - Class B
Growth 12.67% 14.82% 16.89% 11.48% 12.28% 13.14% 03/03/1997

Balanced
Brighthouse/Wellington Balanced Portfolio - Class B
7.61% 12.89% 15.12% 9.27% 8.83% 8.99% 07/25/1986
MFS® Total Return Portfolio - Class B
7.70% 5.66% 7.56% 5.52% 6.42% 6.97% 04/30/1987

International Equity
American Funds® Global Small Capitalization Fund - Class B
14.60% 18.86% 22.80% 10.80% 10.43% 7.53% 04/30/1998
Prior to April 29, 2019, the Loomis Sayles Global Allocation Portfolio was known as the Loomis Sayles Global Markets Portfolio.

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

Prior to April 29, 2019, the Western Asset Management Government Income Portfolio was known as the Fidelity Institutional Asset Management® Government Income Portfolio.

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 and after April 29, 2013 reflect the performance of the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund.

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) 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 April 29, 2019, the Western Asset Management Government Income Portfolio was known as the Fidelity Institutional Asset Management® Government Income Portfolio.

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

Prior to April 29, 2019, the Loomis Sayles Global Allocation Portfolio was known as the Loomis Sayles Global Markets Portfolio.

Prior to May 24, 2019, the Invesco Global Equity Portfolio was known as the Oppenheimer Global Equity 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 "funds of funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own 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.
Additional prospectuses for the Preference Plus Select 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. Investors should consider the investment objectives, contract features, risks charges and expenses of the investment company carefully before investing. 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. 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 taxable amounts are subject to ordinary income tax and, if made before age 59 1/2, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a nonqualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax 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.

Preference Plus Select 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 Series PPS _07/01_.

Metropolitan Life Insurance Company • New York, NY 10166

www.metlife.com • 800-638-7732

• 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
The performance data quoted represents past performance and does not guarantee future results. Performance current to the most recent month-end may be viewed at www.metlife.com. The investment return and principal value of an investment will fluctuate and an investor’s shares, when redeemed, may be worth more or less than their original cost. Each Investment Option consists of an investment division of the separate account supporting the contract (an "Investment Division") that invests solely in shares of a fund portfolio (a "Portfolio"). Standardized Performance for an Investment Option, as defined by the SEC, is the Average Annual Total Return for periods commencing no earlier than the 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 Base, the maximum applicable withdrawal charge of 7% and the annual Account Fee of $30†.

Average Annual Total Return as of 11/30/2020 Assuming Contract Surrender

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Variable Investment 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>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Managed Global Multi-Asset</td>
<td>AB Global Dynamic Allocation</td>
<td>-6.09%</td>
<td>1.28%</td>
<td>2.14%</td>
<td>-8.51%</td>
<td>1.20%</td>
</tr>
<tr>
<td></td>
<td>AQR Global Risk Balanced</td>
<td>-7.96%</td>
<td>1.09%</td>
<td>-0.56%</td>
<td>-11.09%</td>
<td>0.30%</td>
</tr>
<tr>
<td></td>
<td>BlackRock Global Tactical Strategies</td>
<td>-0.51%</td>
<td>1.51%</td>
<td>1.08%</td>
<td>10.22%</td>
<td>1.08%</td>
</tr>
<tr>
<td></td>
<td>Brighthouse Balanced Plus</td>
<td>0.91%</td>
<td>5.25%</td>
<td>4.19%</td>
<td>-0.73%</td>
<td>5.14%</td>
</tr>
<tr>
<td></td>
<td>Invesco Balanced-Risk Allocation</td>
<td>-2.58%</td>
<td>2.60%</td>
<td>1.06%</td>
<td>-7.30%</td>
<td>1.46%</td>
</tr>
<tr>
<td></td>
<td>JP Morgan Global Active Allocation</td>
<td>0.01%</td>
<td>2.67%</td>
<td>3.12%</td>
<td>-4.57%</td>
<td>2.06%</td>
</tr>
<tr>
<td></td>
<td>MetLife Multi-Index Targeted Risk</td>
<td>-4.82%</td>
<td>2.52%</td>
<td>3.65%</td>
<td>-7.03%</td>
<td>2.11%</td>
</tr>
<tr>
<td></td>
<td>PanAgora Global Diversified Risk</td>
<td>-1.45%</td>
<td>4.13%</td>
<td>2.44%</td>
<td>-7.01%</td>
<td>3.54%</td>
</tr>
<tr>
<td></td>
<td>Schroders Global Multi-Asset</td>
<td>-9.17%</td>
<td>0.98%</td>
<td>2.31%</td>
<td>-10.82%</td>
<td>0.94%</td>
</tr>
</tbody>
</table>

Standardized as of 09/30/2020 Assuming Contract Surrender

<table>
<thead>
<tr>
<th>Asset Allocation</th>
<th>Variable Investment 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>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Managed Global Multi-Asset</td>
<td>American Funds® Balanced Allocation</td>
<td>3.73%</td>
<td>5.41%</td>
<td>5.15%</td>
<td>0.50%</td>
<td>4.91%</td>
</tr>
<tr>
<td></td>
<td>American Funds® Growth Allocation</td>
<td>4.87%</td>
<td>6.90%</td>
<td>6.63%</td>
<td>1.07%</td>
<td>6.33%</td>
</tr>
<tr>
<td></td>
<td>American Funds® Moderate Allocation</td>
<td>1.67%</td>
<td>3.88%</td>
<td>3.69%</td>
<td>-1.02%</td>
<td>3.45%</td>
</tr>
<tr>
<td></td>
<td>Brighthouse Asset Allocation</td>
<td>0.66%</td>
<td>1.01%</td>
<td>0.94%</td>
<td>-21.81%</td>
<td>0.75%</td>
</tr>
<tr>
<td></td>
<td>Brighthouse Asset Allocation 40</td>
<td>-0.44%</td>
<td>2.44%</td>
<td>2.64%</td>
<td>-3.72%</td>
<td>2.06%</td>
</tr>
<tr>
<td></td>
<td>Brighthouse Asset Allocation 60</td>
<td>1.97%</td>
<td>4.06%</td>
<td>4.23%</td>
<td>-2.35%</td>
<td>3.54%</td>
</tr>
<tr>
<td></td>
<td>Brighthouse Asset Allocation 80</td>
<td>4.16%</td>
<td>5.63%</td>
<td>5.70%</td>
<td>-0.95%</td>
<td>5.00%</td>
</tr>
<tr>
<td></td>
<td>Brighthouse Asset Allocation 100</td>
<td>5.98%</td>
<td>6.85%</td>
<td>6.76%</td>
<td>0.16%</td>
<td>6.10%</td>
</tr>
<tr>
<td></td>
<td>SSGA Growth and Income ETF</td>
<td>-1.72%</td>
<td>3.20%</td>
<td>3.03%</td>
<td>-5.23%</td>
<td>2.80%</td>
</tr>
<tr>
<td></td>
<td>SSGA Growth ETF</td>
<td>-1.23%</td>
<td>3.97%</td>
<td>4.50%</td>
<td>-8.88%</td>
<td>3.42%</td>
</tr>
</tbody>
</table>

Domestic Equity (Large Cap) | American Funds® Growth | 34.99% | 16.15% | 12.75% | 32.82% | 15.76% |
| | American Funds® Growth-Income | 1.82% | 8.22% | 9.10% | 0.01% | 8.43% |
| | BlackRock Capital Appreciation | 27.12% | 14.91% | 11.36% | 26.61% | 15.32% |
| | Brighthouse/Wells Fargo Core Equity Opportunities | 0.75% | 8.03% | 8.32% | -3.43% | 8.40% |
| | Brighthouse/Wells Fargo Large Cap Research | 10.42% | 9.28% | 10.27% | 5.59% | 9.04% |
| | Jennison Growth | 41.42% | 17.38% | 14.45% | 44.53% | 18.05% |
| | Loomis Sayles Growth | 19.13% | 7.84% | 10.63% | 22.96% | 8.00% |
| | MetLife Stock Index | 6.28% | 9.29% | 9.94% | 4.05% | 9.43% |
| | Loomis Sayles Small Cap | 3.80% | 5.96% | 6.42% | 3.34% | 6.27% |
| | T. Rowe Price Large Cap Growth | 23.14% | 13.75% | 12.92% | 22.86% | 14.05% |

Domestic Equity (Mid Cap) | Brighthouse/Artisan Mid Cap Value Portfolio | -7.53% | 2.71% | 4.88% | -18.06% | 0.75% |
| | Frontier Mid Cap Growth | 17.67% | 10.61% | 9.74% | 9.52% | 9.10% |
| | MetLife Mid Cap Stock Index | -1.14% | 5.26% | 7.32% | -12.49% | 3.38% |
| | Morgan Stanley Discovery | 12.19% | 31.91% | 17.00% | 105.66% | 28.59% |
| | T. Rowe Price Mid Cap Growth | 10.19% | 10.41% | 10.95% | -2.51% | 9.51% |
| | Victory Sycamore Mid Cap Value | -4.92% | 3.11% | 4.77% | -15.06% | 1.19% |

Domestic Equity (Small Cap) | Invesco Small Cap Growth | 33.67% | 12.39% | 11.76% | 19.13% | 9.78% |
| | Loomis Sayles Small Cap Core | -4.29% | 4.19% | 7.14% | -15.10% | 2.54% |
| | Loomis Sayles Small Cap Growth | 14.79% | 10.77% | 10.86% | 6.98% | 9.30% |
| | MetLife Russell 2000® Index | 2.38% | 5.73% | 7.14% | -10.17% | 3.43% |
| | Neuberger Berman Genesis | 8.55% | 8.80% | 9.08% | -0.84% | 7.68% |
| | T. Rowe Price Small Cap Growth | 7.76% | 9.59% | 10.90% | -0.39% | 8.16% |

Balanced | Brighthouse/Wells Fargo Balanced | 6.03% | 6.11% | 6.75% | 2.69% | 5.83% |
| | MFS® Total Return | -1.39% | 3.64% | 4.09% | -5.34% | 3.15% |

International Equity | American Funds® Global Small Capitalization | 13.57% | 7.65% | 5.07% | 5.83% | 5.75% |
| | Baillie Gifford International Stock | 14.50% | 8.22% | 3.22% | 12.57% | 8.09% |
| | Harris International Markets | 8.86% | 20.30% | 2.34% | -20.28% | 2.34% |
| | Invesco Global Equity | 14.23% | 9.19% | 8.10% | 12.05% | 8.31% |
| | Loomis Sayles Global Allocation | 4.29% | 7.04% | 5.96% | 2.46% | 6.67% |

Past performance does not guarantee future results.
<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Variable Investment Options</th>
<th>10 Year or Since Portfolio Inception*</th>
<th>10 Year or Since Investment Division Inception*</th>
<th>Portfolio Inception Date</th>
<th>Investment Division Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income</td>
<td>American Funds® Bond</td>
<td>-1.42%</td>
<td>-0.70%</td>
<td>-0.24%</td>
<td>04/30/1997</td>
</tr>
<tr>
<td></td>
<td>BlackRock Bond Income</td>
<td>-2.32%</td>
<td>0.06%</td>
<td>-0.12%</td>
<td>08/26/1983</td>
</tr>
<tr>
<td></td>
<td>BlackRock Ultra-Short Term Bond</td>
<td>-9.82%</td>
<td>-4.19%</td>
<td>-3.56%</td>
<td>08/26/1983</td>
</tr>
<tr>
<td></td>
<td>Brighthouse/Franklin Low Duration Total Return</td>
<td>-8.12%</td>
<td>-2.75%</td>
<td>-2.48%</td>
<td>04/29/2011</td>
</tr>
<tr>
<td></td>
<td>MetLife Aggregate Bond Index Portfolio</td>
<td>-3.48%</td>
<td>-1.02%</td>
<td>-0.75%</td>
<td>11/09/1998</td>
</tr>
<tr>
<td></td>
<td>PIMCO Inflation Protected Bond</td>
<td>0.35%</td>
<td>-1.17%</td>
<td>0.09%</td>
<td>01/05/2003</td>
</tr>
<tr>
<td></td>
<td>PIMCO Total Return</td>
<td>-2.35%</td>
<td>-0.48%</td>
<td>-0.15%</td>
<td>02/12/2001</td>
</tr>
<tr>
<td></td>
<td>Western Asset Management Government Income</td>
<td>-3.22%</td>
<td>-0.86%</td>
<td>-0.84%</td>
<td>04/29/2011</td>
</tr>
<tr>
<td></td>
<td>Western Asset Management Strategic Bond Opportunities</td>
<td>-3.75%</td>
<td>1.20%</td>
<td>0.86%</td>
<td>10/31/1994</td>
</tr>
<tr>
<td></td>
<td>Western Asset Management U.S. Government</td>
<td>-5.53%</td>
<td>-2.10%</td>
<td>-1.86%</td>
<td>10/31/1994</td>
</tr>
<tr>
<td>Specialty</td>
<td>Clarion Global Real Estate</td>
<td>-17.72%</td>
<td>1.63%</td>
<td>22.60%</td>
<td>04/30/2004</td>
</tr>
</tbody>
</table>

†Pro-rated based on an average contract size; not applicable for contracts with account values greater than $50,000.

*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.

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

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

Investment Performance Is Not Guaranteed.

Additional prospectuses for the Preference Plus Select 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. Investors should consider the investment objectives, contract features, risks charges and expenses of the investment company carefully before investing. 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. 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 taxable amounts are subject to ordinary income tax and, if made before age 59 1/2, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a nonqualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax 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.

Preference Plus Select 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 Series PPS_07/01_.

Metropolitan Life Insurance Company • New York, NY 10166
www.metlife.com • 800-638-7732

* 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

CLVA6600-B
L0419514350[exp0521][All States]