



# Zenith Accumulator Variable Annuity

## Performance Summary as of 09/30/19

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 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. 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 Zenith Accumulator Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the Mortality & Expense and Administration Charges of 1.35% (the Mortality and Expense Risk Charge includes an additional charge of 0.25% of average daily net assets on the American Funds Bond, American Funds Growth, American Funds Growth-Income and American Funds Global Small Capitalization Sub-accounts) and the annual Account Fee of \$30. These results do not reflect the contingent deferred sales charge which begins at 6.5% and decreases over 10 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.**

### Zenith Accumulator Variable Annuity

Non-Standardized Performance: Without surrender charges applied as of 09/30/2019

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date
Asset Allocation	Brighthouse Asset Allocation 20 Portfolio - Class B		-0.03%	8.45%	5.28%	2.68%	2.30%	3.62%	05/02/2005
	Brighthouse Asset Allocation 40 Portfolio - Class B		0.33%	10.21%	3.72%	4.10%	3.21%	4.95%	05/02/2005
	Brighthouse Asset Allocation 60 Portfolio - Class B		0.67%	12.00%	1.98%	5.50%	4.13%	6.22%	05/02/2005
	Brighthouse Asset Allocation 80 Portfolio - Class B		0.93%	13.93%	0.09%	6.87%	4.96%	7.37%	05/02/2005
	Brighthouse Asset Allocation 100 Portfolio - Class A		1.17%	15.89%	-1.34%	8.11%	5.89%	8.47%	05/01/2005
	SSGA Growth and Income ETF Portfolio - Class B		1.03%	12.54%	2.05%	5.53%	3.94%	5.81%	09/30/2005
	SSGA Growth ETF Portfolio - Class B		1.58%	13.53%	-0.21%	6.41%	4.43%	6.58%	09/30/2005
Domestic Equity (Large Cap)	American Funds® Growth Fund - Class 2	Growth	-0.34%	13.99%	-2.46%	12.71%	10.43%	11.21%	02/08/1984
	American Funds® Growth-Income Fund - Class 2	Blend	0.44%	14.36%	-0.05%	10.85%	8.27%	10.40%	02/08/1984
	BlackRock Capital Appreciation Portfolio - Class A	Growth	-2.08%	20.00%	1.03%	15.65%	11.75%	11.57%	10/31/1994
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	Value	-0.03%	23.61%	12.00%	12.85%	9.96%	10.49%	10/31/1994
	Brighthouse/Wellington Large Cap Research Portfolio - Class B	Blend	0.85%	19.48%	0.59%	10.39%	9.17%	10.81%	06/24/1983
	ClearBridge Aggressive Growth Portfolio - Class A	Growth	1.05%	11.02%	-7.29%	5.77%	3.30%	11.42%	05/01/2001
	Fidelity VIP Equity-Income Portfolio - Initial Class	Value	2.52%	17.45%	3.91%	7.88%	5.74%	9.07%	10/09/1986
	Jennison Growth Portfolio - Class A	Growth	-1.14%	17.09%	-1.99%	15.56%	11.62%	12.75%	05/01/2000
	MetLife Stock Index Portfolio - Class B	Blend	1.72%	18.83%	2.29%	11.25%	8.74%	11.09%	05/01/1990
	MFS® Value Portfolio - Class E	Value	2.30%	20.12%	5.72%	8.71%	7.63%	10.07%	11/09/1998
	T. Rowe Price Large Cap Growth Portfolio - Class B	Growth	-1.05%	17.57%	0.69%	14.55%	11.32%	13.13%	11/09/1998
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio - Class A	Value	4.39%	15.86%	-3.54%	5.66%	3.84%	8.58%	04/30/1993
	Frontier Mid Cap Growth Portfolio - Class B	Growth	-0.71%	21.63%	2.72%	11.34%	9.16%	10.11%	04/29/1988
	MetLife Mid Cap Stock Index Portfolio - Class B	Blend	2.89%	16.20%	-4.31%	7.31%	6.82%	10.43%	07/05/2000
	Morgan Stanley Discovery Portfolio - Class B	Growth	-10.87%	28.49%	3.81%	20.16%	10.63%	11.20%	03/03/1997
	T. Rowe Price Small Cap Growth Portfolio - Class B	Growth	-0.44%	21.69%	5.27%	13.03%	11.44%	13.02%	02/12/2001
	Victory Sycamore Mid Cap Value Portfolio - Class B	Value	3.83%	20.37%	1.30%	7.07%	4.28%	8.43%	11/09/1998
Domestic Equity (Small Cap)	Invesco Small Cap Growth Portfolio - Class B	Growth	-2.46%	12.98%	-11.31%	8.67%	7.04%	11.15%	10/09/2001
	Loomis Sayles Small Cap Core Portfolio - Class A	Blend	0.38%	16.03%	-6.46%	7.85%	7.34%	10.80%	05/02/1994
	Loomis Sayles Small Cap Growth Portfolio - Class B	Growth	-4.01%	13.89%	-8.59%	12.81%	9.65%	12.75%	05/01/2001
	MetLife Russell 2000® Index Portfolio - Class B	Blend	1.81%	12.85%	-10.27%	6.47%	6.46%	9.40%	11/09/1998
	Neuberger Berman Genesis Portfolio - Class A	Value	-0.02%	21.07%	0.76%	10.79%	9.26%	10.56%	07/05/2000
	T. Rowe Price Small Cap Growth Portfolio - Class B	Growth	-0.94%	21.03%	-2.75%	11.62%	9.70%	13.55%	03/03/1997
Balanced	Brighthouse/Wellington Balanced Portfolio - Class B		0.36%	14.92%	3.65%	7.10%	6.38%	7.83%	07/25/1986
	MFS® Total Return Portfolio - Class E		1.35%	13.50%	5.22%	5.61%	4.88%	6.66%	10/31/1994
International Equity	American Funds® Global Small Capitalization Fund - Class 2		-0.81%	17.52%	-1.70%	7.38%	5.07%	6.39%	04/30/1998
	Baillie Gifford International Stock Portfolio - Class A		1.39%	17.00%	-0.03%	6.62%	5.02%	3.40%	10/31/1994
	Harris Oakmark International Portfolio - Class E		4.47%	10.95%	-7.89%	4.23%	1.40%	5.24%	10/09/2001
	Invesco Global Equity Portfolio - Class B		-0.12%	15.09%	-3.47%	9.92%	5.97%	8.14%	03/03/1997
	MetLife MSCI EAFE® Index Portfolio - Class B		2.81%	11.60%	-2.98%	4.45%	1.44%	3.02%	11/09/1998
	MFS® Research International Portfolio - Class B		2.49%	15.74%	-0.43%	6.19%	2.34%	3.67%	02/12/2001
Fixed Income	American Funds® Bond Fund - Class 2	Interm.	-0.76%	7.45%	8.09%	1.12%	1.51%	1.92%	04/30/1997
	BlackRock Bond Income Portfolio - Class A	Interm.	-0.63%	8.13%	8.91%	1.87%	2.20%	3.04%	08/26/1983
	BlackRock Ultra-Short Term Bond Portfolio - Class A	Ultrashort	0.03%	0.63%	0.80%	0.08%	-0.48%	-0.94%	08/26/1983
	MetLife Aggregate Bond Index Portfolio - Class B	Interm.	-0.67%	7.09%	8.28%	1.03%	1.44%	1.73%	11/09/1998
	PIMCO Inflation Protected Bond Portfolio - Class B	Infltn Protctd	-1.12%	6.26%	4.66%	0.57%	0.34%	1.77%	05/01/2003
	PIMCO Total Return Portfolio - Class B	Interm.	-0.63%	7.50%	8.17%	1.95%	1.91%	2.46%	02/12/2001
	Western Asset Management Strategic Bond Opportunities Portfolio - Class B	Multisector	0.18%	10.55%	8.25%	3.25%	2.65%	4.48%	10/31/1994
	Western Asset Management U.S. Government Portfolio - Class A	Interm. Gov.	-0.37%	4.47%	5.65%	0.65%	0.75%	1.28%	10/31/1994
Specialty	Clarion Global Real Estate Portfolio - Class B		1.74%	20.33%	12.51%	3.35%	4.05%	6.06%	04/30/2004

- Return Not Available

\*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.**

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.

Waiver and/or reimbursement of investment management fees and certain fund expenses may have taken place for each of these portfolios in the past. Such waivers and/or reimbursements have the effect of increasing performance results.

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.

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.

The performance shown for the Lord Abbett Bond Debenture Portfolio's Class B shares for the period before February 12, 2002 is based on the performance of the Portfolio's predecessor fund (Bond Debenture Portfolio, a series of Cova Trust Series), as restated to reflect Class B's .25% 12b-1 fee.

MetLife Stock Index Class B shares are only available under contracts issued on or after May 1, 1995 and Class A shares for contracts issued prior to May 1, 1995. MFS Total Return Class E shares are only available under contracts issued on or after May 1, 1995 and Class A shares for contracts issued prior to May 1, 1995.

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 WMC 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).

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.

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 portfolios merged: MetLife Aggressive Allocation Portfolio into MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio). Performance for the MetLife Aggressive Strategy Portfolio consists of the performance of the MetLife Aggressive Allocation Portfolio before and on April 29, 2011 and the MetLife Aggressive Strategy Portfolio after April 29, 2011.

As of May 2, 2011, the following portfolios merged: Legg Mason Value Equity Portfolio into Legg Mason ClearBridge Aggressive Growth Portfolio (currently known as ClearBridge Aggressive Growth Portfolio). As a result of a share class exchange the performance for the Legg Mason ClearBridge Aggressive Growth Portfolio consists of the performance of the Legg Mason ClearBridge Aggressive Growth Portfolio - Class B before and on April 29, 2011 and the Legg Mason ClearBridge Aggressive Growth Portfolio - Class A 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.

Effective April 29, 2013, the Class E shares of the MFS® Value Portfolio were exchanged for Class A shares of the MFS® Value Portfolio. As a result of the share class exchange, values before April 29, 2013 reflect the performance of the MFS® Value Portfolio - Class E.

Effective April 29, 2013, the Class B shares of the MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio) were exchanged for Class A shares of the MetLife Aggressive Portfolio. As a result of the share class exchange, values before April 29, 2013 reflect the performance of the MetLife Aggressive Strategy Portfolio - Class B.

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 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.

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

**Zenith Accumulator variable annuity issued by Metropolitan Life Insurance Company is offered by prospectus and is available from your financial professional. The contract prospectus contains information about the contract's features, risks, charges and expenses. Investors should consider the investment objectives, features, risks, charges and expenses of the investment company carefully before investing. The investment objectives, risks and policies of the funding options, as well as other information about the funding 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.**

**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 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.**

The Zenith Accumulator variable annuity is issued by Metropolitan Life Insurance Company, New York, NY 10166. Policy Form V11 and distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. All are MetLife companies.

Metropolitan Life Insurance Company • 200 Park Avenue • New York, NY 10166

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• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency  
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## Zenith Accumulator Variable Annuity

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Zenith Accumulator Variable Annuity		Average Annual Total Return as of 09/30/2019 Assuming Contract Surrender			Standardized as of 09/30/2019 Assuming Contract Surrender				
Asset Class	Variable Funding Options	1 Year	5 Years*	10 Years or Since Portfolio Inception*	1 Year	5 Years*	10 Years or Since Sub- Account Inception*	Portfolio Inception Date	Sub- Account Inception Date
Asset Allocation	Brighthouse Asset Allocation 20	-0.88%	1.46%	3.52%	-0.88%	1.46%	3.52%	05/02/2005	05/02/2005
	Brighthouse Asset Allocation 40	-2.35%	2.36%	4.85%	-2.35%	2.36%	4.85%	05/02/2005	05/02/2005
	Brighthouse Asset Allocation 60	-3.99%	3.27%	6.13%	-3.99%	3.27%	6.13%	05/02/2005	05/02/2005
	Brighthouse Asset Allocation 80	-5.77%	4.10%	7.27%	-5.77%	4.10%	7.27%	05/02/2005	05/02/2005
	Brighthouse Asset Allocation 100	-7.11%	5.02%	8.37%	-7.11%	5.02%	8.37%	05/01/2005	05/01/2005
	SSGA Growth and Income ETF	-3.92%	3.08%	5.71%	-3.92%	3.08%	5.71%	09/30/2005	05/01/2006
	SSGA Growth ETF	-6.05%	3.57%	6.48%	-6.05%	3.57%	6.48%	09/30/2005	05/01/2006
Domestic Equity (Large Cap)	American Funds® Growth	-8.16%	9.52%	11.11%	-8.16%	9.52%	11.11%	02/08/1984	05/01/2001
	American Funds® Growth-Income	-5.90%	7.38%	10.30%	-5.90%	7.38%	10.30%	02/08/1984	05/01/2001
	BlackRock Capital Appreciation	-4.88%	10.83%	11.47%	-4.88%	10.83%	11.47%	10/31/1994	04/19/1995
	Brighthouse/Wellington Core Equity Opportunities	5.45%	9.05%	10.39%	5.45%	9.05%	10.39%	10/31/1994	04/19/1995
	Brighthouse/Wellington Large Cap Research	-5.29%	8.27%	10.71%	-5.29%	8.27%	10.71%	06/24/1983	05/01/2001
	ClearBridge Aggressive Growth	-12.72%	2.45%	11.32%	-12.72%	2.45%	11.32%	05/01/2001	05/01/2001
	Fidelity VIP Equity-Income	-2.17%	4.87%	8.97%	-2.17%	4.87%	8.97%	10/09/1986	10/01/1993
	Jennison Growth	-7.73%	10.70%	12.65%	-7.73%	10.70%	12.65%	05/01/2000	05/01/2000
	MetLife Stock Index	-3.70%	7.84%	10.99%	-3.70%	7.84%	10.99%	05/01/1990	01/22/2001
	MFS® Value	-0.46%	6.75%	9.97%	-0.46%	6.75%	9.97%	11/09/1998	05/01/2002
	T. Rowe Price Large Cap Growth	-5.20%	10.41%	13.03%	-5.20%	10.41%	13.03%	11/09/1998	05/01/2004
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio	-9.19%	2.98%	8.48%	-9.19%	2.98%	8.48%	04/30/1993	04/19/1995
	Frontier Mid Cap Growth	-3.29%	8.27%	10.01%	-3.29%	8.27%	10.01%	04/29/1988	05/01/2004
	MetLife Mid Cap Stock Index	-9.91%	5.94%	10.33%	-9.91%	5.94%	10.33%	07/05/2000	01/22/2001
	Morgan Stanley Discovery	-2.26%	9.72%	11.10%	-2.26%	9.72%	11.10%	03/03/1997	01/22/2001
	T. Rowe Price Mid Cap Growth	-0.89%	10.52%	12.92%	-0.89%	10.52%	12.92%	02/12/2001	05/01/2001
	Victory Sycamore Mid Cap Value	-4.62%	3.43%	8.33%	-4.62%	3.43%	8.33%	11/09/1998	05/01/2001
Domestic Equity (Small Cap)	Invesco Small Cap Growth	-16.50%	6.16%	11.05%	-16.50%	6.16%	11.05%	10/09/2001	05/01/2002
	Loomis Sayles Small Cap Core	-11.93%	6.46%	10.70%	-11.93%	6.46%	10.70%	05/02/1994	04/19/1995
	Loomis Sayles Small Cap Growth	-13.94%	8.75%	12.65%	-13.94%	8.75%	12.65%	05/01/2001	05/01/2001
	MetLife Russell 2000® Index	-15.52%	5.59%	9.30%	-15.52%	5.59%	9.30%	11/09/1998	01/22/2001
	Neuberger Berman Genesis	-5.13%	8.36%	10.46%	-5.13%	8.36%	10.46%	07/05/2000	01/22/2001
	T. Rowe Price Small Cap Growth	-8.44%	8.80%	13.45%	-8.44%	8.80%	13.45%	03/03/1997	05/01/2004
Balanced	Brighthouse/Wellington Balanced	-2.41%	5.51%	7.74%	-2.41%	5.51%	7.74%	07/25/1986	05/01/2004
	MFS® Total Return	-0.94%	4.02%	6.56%	-0.94%	4.02%	6.56%	10/31/1994	04/19/1995
International Equity	American Funds® Global Small Capitalization	-7.45%	4.20%	6.29%	-7.45%	4.20%	6.29%	04/30/1998	05/01/2001
	Baillie Gifford International Stock	-5.88%	4.15%	3.31%	-5.88%	4.15%	3.31%	10/31/1994	10/31/1994
	Harris Oakmark International	-13.28%	0.57%	5.14%	-13.28%	0.57%	5.14%	10/09/2001	05/01/2002
	Invesco Global Equity	-9.11%	5.09%	8.04%	-9.11%	5.09%	8.04%	03/03/1997	05/01/2004
	MetLife MSCI EAFE® Index	-8.66%	0.60%	2.93%	-8.66%	0.60%	2.93%	11/09/1998	01/22/2001
	MFS® Research International	-6.25%	1.50%	3.58%	-6.25%	1.50%	3.58%	02/12/2001	05/01/2001
Fixed Income	American Funds® Bond	1.77%	0.67%	1.83%	1.77%	0.67%	1.83%	04/30/1997	05/01/2006
	BlackRock Bond Income	2.54%	1.36%	2.95%	2.54%	1.36%	2.95%	08/26/1983	04/19/1995
	BlackRock Ultra-Short Term Bond	-5.09%	-1.30%	-1.03%	-5.09%	-1.30%	-1.03%	08/26/1983	09/29/1988
	MetLife Aggregate Bond Index Portfolio	1.94%	0.60%	1.64%	1.94%	0.60%	1.64%	11/09/1998	01/22/2001
	PIMCO Inflation Protected Bond	-1.46%	-0.48%	1.68%	-1.46%	-0.48%	1.68%	05/01/2003	05/01/2006
	PIMCO Total Return	1.84%	1.07%	2.37%	1.84%	1.07%	2.37%	02/12/2001	05/01/2001
	Western Asset Management Strategic Bond Opportunities	1.92%	1.81%	4.38%	1.92%	1.81%	4.38%	10/31/1994	04/19/1995
	Western Asset Management U.S. Government	-0.53%	-0.08%	1.19%	-0.53%	-0.08%	1.19%	10/31/1994	04/19/1995
Specialty	Clarion Global Real Estate	5.92%	3.20%	5.96%	5.92%	3.20%	5.96%	04/30/2004	05/01/2004

- Return Not Available

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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.**

**Zenith Accumulator variable annuity issued by Metropolitan Life Insurance Company is offered by prospectus and is available from your financial professional. The contract prospectus contains information about the contract's features, risks, charges and expenses. Investors should consider the investment objectives, features, risks, charges and expenses of the investment company carefully before investing. The investment objectives, risks and policies of the funding options, as well as other information about the funding 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.**

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**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 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.**

The Zenith Accumulator variable annuity is issued by Metropolitan Life Insurance Company, New York, NY 10166. Policy Form V11 and distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. All are MetLife companies.

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