

Mutual Fund, Alternative Investment and Variable Life and Annuity Product Marketing and Compensation Arrangements

This document provides you, the investor, with additional disclosure regarding marketing and compensation arrangements between MetLife Securities, Inc. ("MSI", "we", "our" or "us") and certain unaffiliated investment companies that offer mutual funds, companies that issue alternative investments products such as real estate investment trusts and limited partnerships, and insurance companies with respect to the variable life and annuity products that they manufacture (collectively "Issuers").

Marketing and Compensation Arrangements

MSI offers numerous mutual funds, alternative investment products and variable life and annuity products (collectively "Products") issued by hundreds of product issuers. The great quantity of available Products requires us to utilize our training, marketing and sales support resources efficiently. To that end, certain Issuers participate in arrangements that help us facilitate the distribution of their Products and are afforded greater access to our resources, as described in greater details below. This select group of Issuers participates in these arrangements generally either as a Strategic Partner or a Conference Partner*.

Strategic Partners are provided with the most access to our personnel and registered representatives. This access may include participation in sales conferences, training and education seminar sponsorship, receipt of MSI sales information and registered representative lists, access to various enhanced methods of communication with our sales force and/or other services as agreed to between the Strategic Partners and MSI. In addition, MSI may publicize these Issuers and their Products within proprietary marketing materials and/or web sites and may also provide links to their own web sites. Each Strategic Partner may also provide support and help create targeted marketing campaigns for MSI registered representatives.

Conference Partners, on the other hand, are provided with opportunities to attend conferences at which they and other participating product issuers, including Strategic Partners, receive significant marketing exposure to MSI registered representatives and personnel. Conference Partners may also be provided with access to sales information, conference attendee lists and/or other services as agreed to between the Conference Partners and MSI.

Under these arrangements, the distributor, investment adviser and/or another related entity of an Issuer makes cash payments to MSI to participate either as a Strategic Partner or as a Conference Partner. Such compensation permits MSI to offset some of the expenses (i.e., marketing, training and education, conferences and/or other expenses as permitted by applicable law) associated with offering the Issuer's Products on our platform, and gives the Issuer access to resources and arrangements that we believe may enhance our registered representatives' understanding of the Issuer's Products. Because these cash payments are generally not paid out of the Product's investment assets, the Issuer may not necessarily include

them as an expense item in the Product's expense table, calculations or other expense disclosures found in such Product's Prospectus, Statement of Additional Information, offering materials or documents, or other related product disclosures (collectively "Product Disclosures"). However, Issuers may disclose such payments in other sections of the Product Disclosures. Since information disclosed in the Product Disclosures is subject to change, you should check for updates made thereto. In addition, no portion of these payments is made by means of brokerage commissions generated by the Issuers, and none of the cash payments described in this section are made directly to our branch managers or registered representatives who sell these Products.

The cash payments described above are in addition to any applicable commissions, annual service fees (known as 12b-1 fees), renewal fees, trails, selling concessions, and/or other compensation that an issuer may pay us for selling their Products.

Set forth below is a listing of Strategic and Conference Partners by product type and in order of compensation [paid] from highest to lowest, as of March, 2011:

Strategic Partners

<u>Mutual Funds</u>	<u>Insurance Products</u>	<u>Alternative Investments</u>
BlackRock Funds	Prudential	Wells
American Funds	Jackson National	Behringer Harvard
Fidelity Advisor Funds	Pacific Life	CNL
Oppenheimer Funds	Nationwide	Hines
Putnam Investments	John Hancock	Ridgewood
Invesco		Atlas
Lord Abbett		Dividend Capital
		Inland

Conference Partners

<u>Mutual Funds</u>	<u>Insurance Products</u>	<u>Alternative Investments</u>
Franklin Templeton	ING	
Alliance Global Investors		
Natixis		

MSI also offers variable life and annuity products issued by its affiliated insurance companies. Please refer to the disclosures included in your account application materials, product application, product prospectus and/or other product offering materials for details on any marketing arrangements between MSI and its affiliated insurance companies, and the compensation that your registered representatives and MSI may receive for selling variable life and annuity products issued by MSI's affiliated insurance companies.

How Issuers Compensate Us for Marketing and Distribution Support

Issuers may make payments to MSI in any one, or a combination, of the following methods: 1) a percentage of initial and/or additional investment amount made by MSI customers, 2) a percentage of total assets sold by MSI and held either at the Issuer and/or in a brokerage

account, 3) a flat fee, 4) fee(s) for attending MSI conferences or events, 5) networking fees, where applicable to an investment company, which are fees incurred by MSI to process electronically certain mutual funds issued by such investment company, and/or 6) other formula as agreed upon between an Issuer and MSI as permitted by applicable law.

Other Compensation Arrangements

MSI may also receive other compensation in accordance with applicable law from Strategic Partners and Conference Partners, as well as other Product issuers (collectively "Vendors") with which MSI has a current selling agreement. For example, Vendors may reimburse MSI for reasonable expenses associated with conducting due diligence review of the Vendors and their Products, or compensate us for our distribution support services. Also, Vendors, their distributors or advisors may sponsor their own conferences for training and educational purposes to which certain MSI personnel and registered representatives are invited. In addition to attending these conferences without charge to MSI personnel and/or registered representatives, Vendors may reimburse or pay for the travel and other related expenses incurred by MSI personnel or MSI registered representatives who attend such conferences. Moreover, Vendors, their distributors or advisors may pay for certain expenses incurred by an MSI registered representative or branch office in connection with dinners or events for clients, training and educational opportunities hosted by such registered representative or branch office, and other miscellaneous expenses incurred by such registered representative or branch office.

Vendors that are not Strategic or Conference Partners may also make payments to MSI in order to participate in certain MSI sponsored events attended by MSI personnel and/or registered representatives and/or to receive certain services from MSI. Registered representatives do not receive a portion of these payments made by Vendors.

Additionally, Pershing, LLC, MSI's clearing firm, offers a "No Transaction Fee" program with multiple investment companies that offer no-load mutual funds. Participating investment companies pay a fee to Pershing, LLC to participate in this program, and a portion of this fee is shared with MSI. None of these fees are paid to any registered representatives who sell these funds.

Making an Informed Decision

MSI registered representatives have the ability to recommend any product to a client; provided that MSI has an existing selling agreement with the issuer of such product. Additionally, not all companies that issue the products we sell participate in any of the arrangements described hereunder. However, you should understand that Vendors participate in the arrangements described hereunder in order to access our sales force and personnel so that they may train and educate them about their products, and to help us facilitate the distribution of their products.

You should always carefully consider your own financial circumstance and needs, and review the prospectus or the product's offering documents along with any other available disclosures associated with the product, for investment risks, conflicts of interests and cost information prior to making your investment decision.

Additional Resources

For additional information on a Vendor's compensation practices associated with a particular product, please refer to such product's Product Disclosures. If you have any questions regarding this disclosure, and/or for a current list of Strategic or Conference Partners, please contact us at (800) 638-8378 Monday through Friday 9 a.m. to 6 p.m. ET., or go to our web site at msi.metlife.com.

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* Alternative investment product issuers that participate in these marketing and distribution arrangements are not called Strategic or Conference Partners, but they receive similar benefits and status. For purpose of this disclosure, they are referred to as Strategic Partners.