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Mutual Fund and Alternative Investment Marketing and Compensation Arrangements

This document provides you, the investor, with additional disclosure regarding marketing and compensation arrangements that MetLife Securities, Inc. ("MSI") has with certain mutual fund companies, product issuers and institutions that offer alternative investments.

Mutual Fund Marketing and Compensation Arrangements

MSI offers more than 1,000 mutual funds from over 100 mutual fund companies. The great quantity of available funds requires us to utilize our training, marketing and sales support resources efficiently. Accordingly, we focus on a select group of mutual fund companies that compensate us in exchange for greater access to our resources, as described in greater detail below. This select group of mutual fund companies participates in these arrangements generally either as a Strategic Partner or a Conference Partner.

Strategic Partners are provided with the most access to our 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 other 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 mutual fund companies within proprietary marketing materials and web sites, including links to these mutual fund companies' 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 sales conferences at which they and Strategic Partners receive significant marketing exposure to the MSI sales force. 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.

The distributor, investment adviser or another related entity of a mutual fund company must make cash payments to MSI to participate either as a Strategic Partner or as a Conference Partner. These payments are in addition to commissions, annual service fees (known as 12b-1 fees), and other fees and expenses disclosed in a mutual fund's prospectus fee table. Because these cash payments are not paid out of the fund's assets, mutual fund companies may not necessarily include them as an item in the fund's expense table. Since information disclosed in the prospectus or Statement of Additional Information 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 mutual fund companies.

Specifically, Strategic Partners may make payments to MSI in any one, or a combination, of the following methods: 1) a percentage of new mutual fund sales, 2) a percentage of total assets sold by MSI and held either at the mutual fund company or in a brokerage account, 3) a flat fee, 4) fees for attending MSI sales conferences, or 5)

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networking fees which are fees incurred by MSI to process certain account changes electronically. Payments are primarily used by MSI to offset expenses associated with conferences, marketing, education and training. Conference Partners, on the other hand, make payments to MSI which include fees for attending MSI sales conferences and/or networking opportunities with MSI registered representatives.

Notwithstanding these arrangements, MSI registered representatives have the ability to recommend any mutual fund to a client, provided MSI has an existing selling agreement with that mutual fund company. You should understand that none of the cash payments described in this section are made directly to our branch managers or registered representatives who sell these funds. Furthermore, branch managers and registered representatives do not receive a greater or lesser commission for sales of mutual funds for which MSI receives these cash payments, or otherwise. However, you should note that marketing or educational activities paid for with these payments may lead to greater exposure of Strategic Partners and Conference Partners with MSI registered representatives. You should always carefully review the mutual fund's prospectus, along with all disclosures associated with the mutual fund, prior to making your investment decision.

A listing of the Strategic Partner and Conference Partners, along with total year 2008 compensation (to nearest hundred) paid by such companies to MSI, from highest to lowest, is as follows:

Strategic Partners

American Funds	\$1,081,204
BlackRock Funds	\$785,642
Fidelity Advisor Funds	\$177,556
Oppenheimer Funds	\$186,286
Putnam Investments	\$118,750
Invesco Aim	\$93,959
Lord Abbett	\$65,326

Conference Partners

RiverSource	\$37,500
Franklin Templeton	\$14,946
Eaton Vance	\$9,800
SSgA	\$4,988

Other Compensation Arrangements

MSI and its registered representatives may also receive other compensation from Strategic Partners and Conference Partners, as well as any mutual fund company and other product issuer (collectively "Vendors") with which it 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. Also, Vendors, their distributors or advisors may sponsor their own conferences for

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training and educational purposes to which certain MSI registered representatives are invited. In addition to attending these conferences without charge, Vendors may also reimburse or pay for the travel and other related expenses incurred by MSI registered representatives to attend such conferences. Moreover, Vendors, their distributors or advisors may pay for certain expenses incurred by a registered representative or a MSI branch office in connection with dinners or events for clients, training and educational opportunities hosted by a MSI branch office, and other miscellaneous expenses incurred by registered representatives.

Vendors other than those identified within as Strategic Partners and Conference Partners may make payments to MSI in order to participate in MSI sponsored events.

Furthermore, Pershing, LLC, MSI's clearing firm, offers a "No Transaction Fee" program with multiple mutual fund companies that offer no-load mutual funds. Participating mutual fund sponsors 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.

Alternative Investment Marketing and Compensation Arrangements

MSI may also receive compensation from companies offering alternative investment products such as real estate investment trusts, and limited partnerships. Alternative investment companies receive marketing and sales support similar to those received by Strategic and Conference Partners described in the **Mutual Fund Marketing and Compensation Arrangements** section above.

These alternative investment companies may make payments to MSI in any one, or a combination, of the following methods: 1) a percentage of new sales, 2) a percentage of total assets sold by MSI and held either at the company or in a brokerage account, 3) a flat fee, or 4) fees for attending MSI sales conferences. Payments based on total sales and total assets are primarily used by MSI to offset expenses for conferences.

Notwithstanding these arrangements, MSI registered representatives have the ability to recommend any alternative investment product to a client, provided MSI has an existing selling agreement with that alternative investment company. You should understand that none of the cash payments described herein are made directly to our branch managers or registered representatives who sell these products. Furthermore, branch managers and registered representatives do not receive a greater or lesser commission for sales of products for which MSI receives these cash payments, or otherwise. However, you should note that marketing or educational activities paid for with these payments may lead to greater exposure of these companies' products with MSI registered representatives. You should always carefully review the product's features and risks, along with any disclosures associated with the product, prior to making your investment decision.

Total year 2008 compensation (to nearest hundred) paid by such companies to MSI is as follows:

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Wells Capital	\$227,849
Atlas America	\$23,326
Inland Real Estate Investments	\$18,225
CNL	\$13,948
Hines	\$6,463
Ridgewood Capital	\$3,500

If you have any questions regarding this disclosure please contact us at (800) 638-8378 Monday through Friday 9 a.m. to 6 p.m. ET. MetLife Securities, Inc., 200 Park Avenue, New York, NY, 10166.

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