Prospectuses for variable annuities issued by Metropolitan Life Insurance Company, and for the investment portfolios offered thereunder, are available from Metropolitan Life Insurance Company. Individuals should carefully read the product prospectus and consider the product’s features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding options. This and other information is available in the prospectus, which individuals should read carefully before investing. Product availability and features may vary by state. All product guarantees, including optional benefits, are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

The amounts allocated to the variable funding options are subject to market fluctuations so that, when withdrawn, they may be worth more or less than their original value. There is no guarantee that any of the variable funding options will meet their stated goals or objectives.

Variable annuities are long-term investments designed for retirement purposes.

Metropolitan Life Insurance Company Fixed Annuities, like all annuities, are insurance products and are not insured by the FDIC, the NCUSIF or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All Metropolitan Life Insurance Company Fixed Annuity product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Metropolitan Life Insurance Company variable and fixed annuities contain charges, limitations, exclusions, termination provisions and terms for keeping them in force.

Prospectuses for the MetLife Shield Level SelectorSM and MetLife Shield Level SelectorSM 3-Year annuities issued by a MetLife insurance company (MetLife) is available from your financial professional. The contract prospectuses contain information about the contract’s features, risks, charges and expenses. Clients should read the prospectuses and consider this information carefully before investing. Please refer to the contract prospectuses for more complete details regarding the optional Return of Premium Death Benefit. MetLife reserves the right to substitute any index at any time.

MetLife Shield Level Selector and MetLife Shield Level Selector 3-Year are long-term investments designed for retirement purposes and have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is a risk of substantial loss of principal for losses beyond the Shield Rate you select, because you agree to absorb all losses that exceed your chosen Shield Rate. Please refer to “Risk Factors” in the contract prospectus for more details. All contract guarantees, including the optional death benefit and annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

Prospectus for the Equity Advantage Variable Universal Life variable life policy issued by Metropolitan Life Insurance Company is available from Metropolitan Life Insurance Company. Individuals should carefully read the product prospectus and consider the product’s features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding options. This and other information is available in the prospectus, which individuals should read carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Cash value allocated to the variable investment options is subject to market fluctuations so that, upon withdrawal or surrender, it may be worth more or less than the amount of premiums paid.
Variable annuities are issued by Metropolitan Life Insurance Company on Policy Form PPS (07/01); 200 Park Avenue, New York, NY. Variable products are distributed by MetLife Investors Distribution Company (member FINRA). MetLife Shield Level Selector and MetLife Shield Level Selector 3-Year Single Premium Deferred Annuities are issued by Metropolitan Life Insurance Company on Policy Form ML-22494 (09/12) (collectively and singly, “MetLife”). These products are distributed by MetLife Investors Distribution Company (member FINRA). Single premium deferred annuities are issued by Metropolitan Life Insurance Company on Policy Form 6210 (01/02); New York, NY 10166. The Single Premium Immediate Annuity is issued by Metropolitan Life Insurance Company on Policy Form 1-1001-1 (05/14); New York, NY 10166.

Equity Advantage Variable Universal Life (EAVUL) is issued by Metropolitan Life Insurance Company, New York, NY 10166 on Policy Form Series 1E-46-06-NY-1. Variable products are distributed by MetLife Investors Distribution Company (member FINRA).

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