



**IMPORTANT DISCLOSURES**  
**INVESTMENT PERFORMANCE IS NOT GUARANTEED.**  
**PRODUCT AVAILABILITY AND FEATURES MAY VARY BY STATE.**

*Prospectuses for variable annuities issued by Metropolitan Life Insurance Company, and for the investment portfolios offered thereunder, are available from Metropolitan Life Insurance Company. The contract prospectus contains information about the contract's features, risks, charges and expenses. 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. Clients should 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. Metropolitan Life Insurance Company variable products 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 their 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 The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value.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 based on the claims-paying ability and financial strength of the issuing insurance company.

*Prospectuses for the MetLife Shield Level Selector<sup>SM</sup> and MetLife Shield Level Selector<sup>SM</sup> 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 imitations, 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.

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 made solely by the issuing insurance company and are subject to the issuing insurance company's claims-paying ability and financial strength. Metropolitan Life Insurance Company fixed annuities have limitations, exclusions, termination provisions and terms for keeping them in force.

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 non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax that is generally imposed on interest, dividends, and annuity income 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 prospectus for the Equity Advantage Variable Universal Life variable life policy issued by Metropolitan Life Insurance Company is available from MetLife. Clients should carefully 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 choices. This and other information is available in the product prospectus and in the prospectuses for the underlying funding choices, which clients should read carefully before investing. All product guarantees are subject to the financial strength and claims-paying ability of the issuing 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. There is no guarantee that any of the variable investment options will meet its stated goals or objectives.

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).

- 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