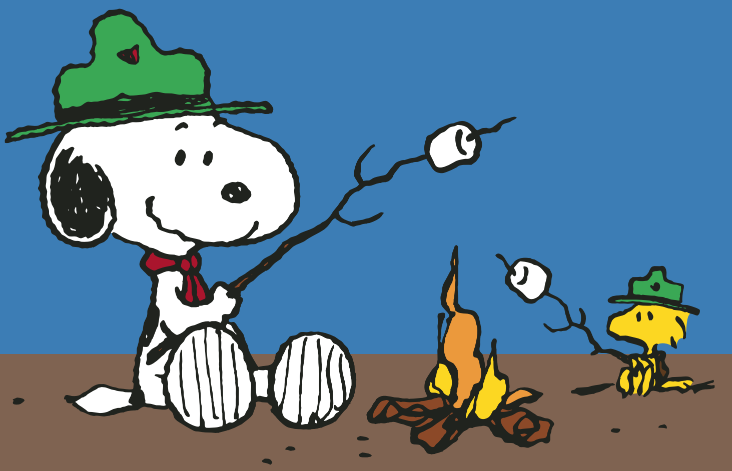
GMIB Max and EDB Max

ANNUITIES | VARIABLE

Preference Premier®

MetLife

I CAN have more flexible guaranteed income and seek more consistent returns over time



GMIB Max | EDB Max
with Protected Growth Strategies

ISSUED BY METROPOLITAN LIFE INSURANCE COMPANY

In this brochure, we'll cover

The strength of MetLife

For over 140 years, MetLife[1] has been insuring the lives of the people who depend on us. Our success is based on our long history of social responsibility, strong leadership, sound investments, and innovative products and services.[2]

MetLife meets the challenges of today by drawing upon a long history of success.

- Began our operations in 1868
- Paid claims and cash surrenders throughout the Great Depression[3]
- Made the largest cash contribution of any single investor in World War II[4]
- Paid claims in as soon as three days after September 11, 2001 and invested $1 billion into the U.S. economy[5]
- Identified the housing bubble early and reduced our exposure to sub-prime mortgage-backed securities before the financial crisis[6]
- Raised approximately $2.3 billion in a common stock offering during the financial crisis and did not participate in the Troubled Asset Relief Program (TARP)[7]
- MetLife named "2011 Insurance Risk Manager of the Year" by Risk Magazine, an award based on our overall risk management program[8]

1 Metropolitan Life Insurance Company and its affiliates
2 www.metlife.com, Corporate Profile, MetLife History
3 www.metlife.com, "Supporting Country and Community"
4 MetLife Publication, 1946: "About Our Work in '45"
5 Robert H. Benmosche, MetLife, Inc. Chairman & CEO, July 1998 to March 2006, Public Statement 9/14/01
6 www.metlife.com, "Corporate Profile, Governance, Executive Officers, Steven A. Kandarian"
7 www.nytimes.com, April 13, 2009, "MetLife Opts to Forgo TARP Cash"
8 "Risk Awards 2011." Risk Magazine January 10, 2011. www.risk.net/risk-magazine

more flexible guaranteed income.

more consistent returns over time.

more confidence for your future.

Through a combination of tailor-made investment strategies and flexible benefits, MetLife helps you build your retirement assets so that you can live more comfortably and retire more confidently.

MetLife offers a retirement strategy that has been purpose-built to help provide:

- **Guaranteed income for you and assets for your loved ones** – up to 4.5% or 5% withdrawals[1] (while protecting your lifetime income and death benefit guarantees) and 5% compounded growth of your benefits each year[2]
  - For example, depending on when you begin to take withdrawals, a $100,000 investment could provide you with up to $4,500 or $5,000 per year in withdrawals, regardless of market conditions.[3]
- **More consistent returns over time** – the MetLife Protected Growth Strategies[SM] are specially designed portfolios that seek to give you more consistent returns over time by providing better protection against extreme market swings. They strive to attain this objective by responsively managing risk and identifying opportunities for growth across global asset classes.[4] While you may not capture all the gains in an up market, this strategy is designed to help you avoid big losses in a down market.
- **Real-life flexibility** that allows you to adjust withdrawals when your needs change[3]
- **Choice and flexibility** for your surviving spouse

This retirement strategy consists of a Preference Premier variable annuity with the MetLife Guaranteed Minimum Income Benefit Max[SM] (GMIB Max) or both the GMIB Max and MetLife Enhanced Death Benefit Max[SM] (EDB Max), as well as specially designed investment options called the Protected Growth Strategies.

Guarantees apply to certain insurance and annuity products, including optional benefits, (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

1 The withdrawal rate will be 4.5% if the first withdrawal is taken prior to the 5th contract anniversary or 5% if the first withdrawal is taken on or after the 5th contract anniversary. Once determined, the withdrawal rate will not increase.

2 If the account value goes to zero and an income base remains, we will automatically begin the lifetime payout phase under the GMIB Max. **If this occurs, you may receive more or less than the withdrawal amount.**

3 If you stay within the terms of the benefits, withdrawals will not adversely affect your future lifetime income payments and death benefit.

4 Please note that the Protected Growth Strategy portfolios do not ensure a profit or prevent a loss and may not be appropriate for all investors. There is no guarantee that these portfolios will achieve their stated investment objectives.

What is a variable annuity?

In simplest terms, a variable annuity is a long-term contract between you and an insurance company in which the insurance company makes periodic lifetime payments to you. A variable annuity contains investment options that have the potential to grow and insurance features that offer protection, such as living and death benefits.

Although a variable annuity may be an appropriate choice for some people as part of an overall retirement portfolio, it is not suitable for everyone. You should speak to your financial representative to discuss whether a variable annuity is right for you. Please read the prospectus for complete details before investing.

To provide the investment and insurance-related benefits, variable annuities contain certain fees, including contract fees, a separate account charge, and variable investment option charges and expenses. Optional living and death benefits carry additional charges and must be elected when the contract is issued.

Like most investments, variable annuity contracts will fluctuate in value and may be impacted by market declines, even when an optional protection benefit is elected.

Variable annuities are long-term investments. As a result, if you take withdrawals too soon, a withdrawal charge may apply. Withdrawals of taxable amounts are subject to ordinary income tax and a 10% Federal income tax penalty may apply if made prior to age 59½. Withdrawals will also reduce the living and death benefits and account value. Please see the prospectus for complete details.

Variable annuities:

- Are one of the only investments you can buy that offer income for life, no matter how long you live.
- Offer investment options to help you diversify and grow your purchase payments on a tax-deferred basis.[1] This may help you keep pace with inflation.
- Offer a variety of optional living and death benefits that can help grow and protect immediate or future income and help provide for your loved ones, regardless of market conditions.
- Give you the flexibility to withdraw portions of your account value if you choose. You can use the money as an ongoing source of income or withdraw it periodically, as unexpected financial needs arise.

What are the GMIB Max and EDB Max?

The GMIB Max is an optional living benefit rider that can help grow and protect your retirement income, regardless of market conditions. This benefit can provide you with a guaranteed amount of fixed lifetime income payments. Prior to beginning these lifetime payments, you have the opportunity to take withdrawals at any time, while preserving your lifetime income guarantee. Under the GMIB Max, we calculate an "income base" that determines your lifetime income payments and withdrawals.

The EDB Max is an optional death benefit rider that can help grow and protect your legacy, regardless of market conditions. This benefit can provide your loved ones with a guaranteed death benefit if you pass away. It also allows for certain withdrawals, while maintaining the death benefit. Under the EDB Max, we calculate a "benefit base" that determines your death benefit and withdrawals. The EDB Max can only be elected in combination with the GMIB Max.

The GMIB Max and EDB Max are referred to as GMIB Max IV and EDB Max IV in the prospectus. The GMIB Max 5% Compounding income base and EDB Max 5% Compounding benefit base are collectively referred to as the "benefit base" throughout this brochure.

More consistent returns over time

These days, investors may be looking for a better balance between growth potential and market protection. That's because today's markets are different. Because of this, MetLife believes the traditional approach to investing needs to be expanded to include more asset classes and a focus on risk mitigation. We developed the Protected Growth Strategies in response to the economic and financial crisis, designing them specifically for today's markets.

The Protected Growth Strategies seek to give you more consistent returns over time by responsively managing market risk and identifying opportunities for growth across global asset classes.

With the Protected Growth Strategies, you may consistently build assets over the longer term with more confidence. That's because these portfolios are:

- **Risk Managed.** Seeks to emphasize growth when markets are stable and protection when markets are risky by continuously monitoring key indicators of market risk and volatility.
- **Professionally Managed.** These portfolios add the expertise of leading asset management firms and access to investing techniques once available primarily to universities, endowments and other large institutions.
- **Responsively Managed.** By seeking to anticipate risk and respond quickly to changing market conditions, these managers seek opportunities across global markets and asset classes.

When you elect the GMIB Max, or both the GMIB Max and EDB Max, you must invest in one or more of the Protected Growth Strategy portfolios and/or an intermediate government bond portfolio. You have the flexibility to allocate your purchase payments any way you'd like among these available investment options.

A risk managed approach like Protected Growth Strategies, seeks to give you more consistent returns over time. While you may not capture all the gains in an up market, this strategy is designed to help you avoid big losses in a down market. That's important, because you don't have to make up as much after a market downturn.

1 If you are buying a variable annuity to fund a qualified retirement plan or IRA, you should do so for the variable annuity's features and benefits other than tax deferral. In such cases, tax deferral is not an additional benefit of the variable annuity. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. Diversification does not ensure a profit or protect against a loss.

I can help **grow and protect** my income and legacy

When you purchase a Preference Premier variable annuity, you can elect the optional GMIB Max and EDB Max, which are designed to work in similar ways. Each is available for an additional annual charge. You have the flexibility to purchase the GMIB Max alone or combine the benefits. The EDB Max may only be elected in combination with the GMIB Max.

manage market declines

Grow your income and death benefit at a consistent rate in flat or down markets under the benefits. Your benefit base **compounds at 5% per year**, regardless of when you begin withdrawals or what happens with the market or your account value.

capture market gains

Lock in market gains annually and get larger withdrawals in up markets under the benefits. If your account value increases, you may be able to increase your current withdrawals and future income payments and death benefit. You never lose these gains, even if your account value drops later.

I can get **real-life flexibility** that allows me to adjust when my needs change

The GMIB Max and EDB Max can help you adapt, even when things don't go exactly as you planned. Our benefits provide you with the flexibility to adjust to whatever life brings.

start and stop
withdrawals whenever you need

You can take annual withdrawals of up to 4.5% (if first withdrawal is taken prior to the 5th contract anniversary) or 5% (if first withdrawal is taken on or after the 5th contract anniversary)[1] of the benefit base, while protecting your lifetime income guarantee and death benefit. You can start and stop withdrawals whenever you need to without losing the guaranteed 5% compounding in the future.

If you take less than 4.5% or 5%, your benefit base will continue to compound by the difference. For example, if you take your first withdrawal of 3% on your 5th contract anniversary, the benefit base will compound at 2%, which increases your current and future income payments and death benefit.

If you stay within the terms of the benefits, these withdrawals will not adversely affect your lifetime income payments and death benefit in the future.[2]

take care
of your income needs today and protect your loved ones in the future

With the GMIB Max and EDB Max, there are no competing priorities. You can take up to 4.5% or 5% withdrawals[1] of the benefit base, while protecting your lifetime income guarantee and death benefit. If you should die before starting to take lifetime income payments, your loved ones have the flexibility to:

1. Continue the annuity contract and benefit(s) in his or her own name at no additional cost. This option is only available if your spouse is the sole primary beneficiary.[3]

OR

2. Take the EDB Max death benefit.[4]

1 The withdrawal rate will be 4.5% if the first withdrawal is taken prior to the 5th contract anniversary or 5% if the first withdrawal is taken on or after the 5th contract anniversary. Once determined, the withdrawal rate will not increase.

2 Cumulative withdrawals in a contract year that exceed your dollar-for-dollar withdrawal rate will reduce your benefit base on a proportionate basis, which may significantly reduce your future benefits.

3 For the GMIB Max only, the surviving spouse must be less than age 90 at the time the contract is continued. Under the Internal Revenue Code ("IRC"), spousal continuation and certain distribution options are available only to a person who is defined as a "spouse" under the Federal Defense of Marriage Act or any other applicable Federal law. All contract provisions will be interpreted and administered in accordance with the requirements of the IRC. Therefore, under current Federal law, a purchaser who has or is contemplating a civil union or same-sex marriage should note that the favorable tax treatment afforded under Federal law would not be available to such same-sex partner or same-sex spouse. Same-sex partners or spouses who own or are considering the purchase of annuity products that provide benefits based upon status as a spouse should consult with a tax advisor.

4 If you don't elect an optional death benefit, your beneficiaries will receive the Standard Death Benefit, which equals the greater of your account value or "highest anniversary value" as of each 5th contract anniversary through age 80, adjusted proportionately for withdrawals.

Understanding important terms

With GMIB Max and EDB Max, the income stream you receive is based on your benefit base and not on your account value.

It is important to understand the difference between the benefit base and the account value.

	Benefit Base	Account Value
What it is	• The benefit base is used to determine the amount of withdrawals you can take each year and your future lifetime income, as well as your death benefit amount	• The account value represents the value of your investments less withdrawals and fees
How it works	• Is equal to your initial investment at issue • Compounds by 5% annually, through the contract anniversary prior to age 91	• Initially equals your purchase payments you invested • Acts like a typical investment account that rises or falls based on the performance of your investments • Reduced each time you take a withdrawal
If your investments perform well	• You have the option to lock in your market gains if your account value exceeds your benefit base on any contract anniversary date through the contract anniversary prior to age 81[1]	• Your account value will rise if your investments perform well
If your investments perform poorly	• Your benefit base does not decrease, even in down markets • You can take your guaranteed lifetime income, even if your account value goes to zero[2]	• Your account value will decline if your investments perform poorly

GMIB Max and EDB Max fees and charges are reviewed later in this brochure.

1 For the GMIB Max, step-ups reset the 10 year waiting period to annuitize under the terms of the benefit. Upon step-up, the annual charge may increase, up to a maximum of 1.50% for each benefit.

2 Please note that a death benefit is no longer available once lifetime income payments begin and/or if the account value drops to zero.

Let's take a closer look at the

GMIB Max and EDB Max in action.

Meet the Maxwells

A hypothetical example of the protection these benefits provide

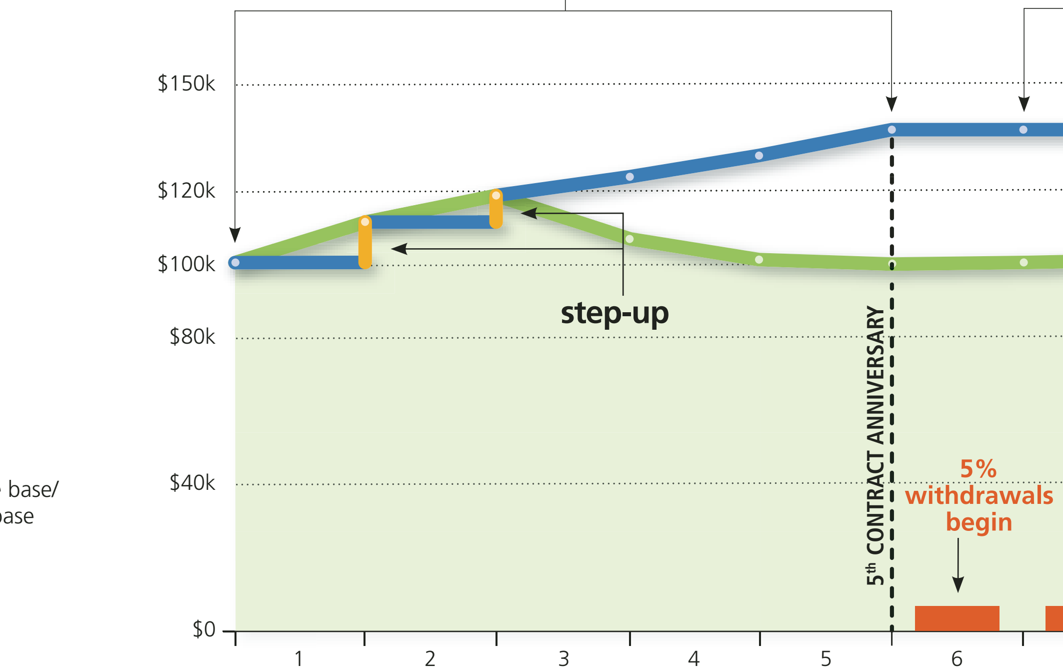
capture market gains and **manage** market declines

If you take a withdrawal **prior to the 5th contract anniversary**, your dollar-for-dollar withdrawal rate will be the greater of: (a) **4.5%** each year or (b) your required minimum distribution (RMD). If you take a withdrawal **on or after the 5th contract anniversary**, your dollar-for-dollar withdrawal rate will be the greater of: (a) **5%** each year or (b) your RMD. Cumulative withdrawals in a contract year that exceed your dollar-for-dollar withdrawal rate will reduce your benefit base on a proportionate basis, which may significantly reduce your future benefits.

Initial investment: **$100,000**
In 5 years, the benefit base increases to: **137,948**

If Scott and Jane's account value exceeds the benefit base, they can step up (increase) their benefit base to equal the higher account value on each contract anniversary until age 81.[1] Even when the account value declines, their benefit base still compounds at 5% per year. It can continue to grow at this rate through the contract anniversary prior to the oldest contract owner's 91st birthday.

Because they elect to step up the benefit base during good years and the benefit base compounds at 5% during down years, after 5 years, their benefit base has increased to 137,948.



The hypothetical gross average annual rate of return for the entire period is 5.87% (1.30% net rate of return). The rate of return is a steady rate of return for the contract year. The account value is reduced by a Separate Account Charge of 1.25% (range is 1.15% - 1.80%, depending on the Class chosen), a hypothetical weighted average for investment option expenses of 1.05% and the 1.00% GMIB Max fee and 0.60% EDB Max fee (issue ages 69 and younger), which are deducted at the beginning of each contract year starting on the first contract anniversary. The withdrawals in this illustration are taken on a monthly basis and equal 5% of the benefit base for the contract year. Withdrawal charges may range from 8% to 1% (depending on the Class chosen) and would apply if withdrawals exceed the contract's annual free withdrawal amount. The effects of income taxes have not been reflected in this illustration. Withdrawals from non-qualified contracts will be subject to ordinary income tax to the extent that the account value immediately before the withdrawal exceeds the total amount paid into the contract. A withdrawal in excess of this amount will constitute a non-taxable return of principal. If the taxpayer has not attained age 59½ at the time of the distribution, the portion of the withdrawal that is subject to income tax may also be subject to a 10% Federal income tax penalty. GMIB Max lifetime income payments are subject to ordinary income tax.

There is another income/death benefit base called the Highest Anniversary Value. See page 14 for details. The income bases are not available as a lump sum withdrawal. The death benefit base is available as a lump sum withdrawal upon death. The income and death benefit bases do not establish a cash or account value or a minimum return for any investment portfolio.

Scott and Jane Maxwell want more flexible guaranteed income and more consistent returns over time. The couple:

- Needs to maximize their retirement income and protect the death benefit for the surviving spouse.
- Is uncomfortable with large fluctuations in investment performance; they are willing to give up some upside potential for protection against extreme market downturns.
- Wants the flexibility to start and stop withdrawals as their needs change.

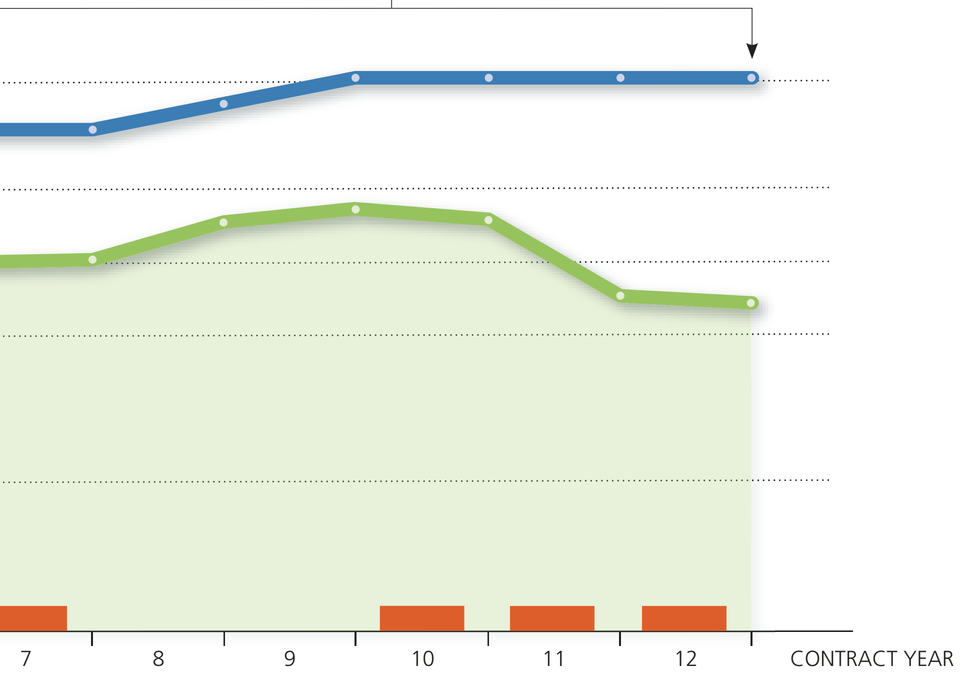
The Maxwells, both age 65, decide to put $100,000, representing a portion of their assets, into a Preference Premier variable annuity with the optional GMIB Max living benefit and EDB Max death benefit.

Please note that you have the flexibility to purchase the GMIB Max alone or in combination with the EDB Max.

Total withdrawals taken: $36,606
Benefit base at age 77: 152,087

Scott and Jane can start and stop withdrawals as needed without losing the guaranteed 5% compounding in the future.

So, if they decide to take a 5% withdrawal, their benefit base will stay constant because it compounds by the same amount as the withdrawal. If they do not need to take a withdrawal, their future income will increase because their benefit base will compound by 5%. Either way, Scott and Jane have the flexibility to decide what is right for them based on their needs.



The illustration is intended to show how the performance of the underlying investment portfolios could affect the annuity's account value and benefits, and is not intended to predict or project investment results. Actual performance may be higher or lower.

This example is hypothetical and for illustrative purposes only. It does not represent the past, present or future performance of any actual investment.

start and stop withdrawals whenever you need

protection for your spouse

When Scott passes away at age 77, Jane, as the spouse and sole primary beneficiary, has the flexibility to take the death benefit of $152,087 or continue the annuity contract, including the GMIB Max, EDB Max and withdrawals. If Jane continues the contract, her account value will reset to the higher of the current account value or death benefit, which in this case, equals $152,087. In the future, she can choose to begin the lifetime payout phase under the GMIB Max, as long as she is younger than age 91.[2]

1 For the GMIB Max, step-ups reset the 10 year waiting period to annuitize under the terms of the benefit. Upon step-up, the annual charge may increase, up to a maximum of 1.50% for each benefit.

2 Once you annuitize under the GMIB Max, your income payments are fixed and will not change.

Let's look at the numbers behind the Maxwell scenario

The table below corresponds to the graph on the previous pages.

Hypothetical Examples. For Illustrative Purposes Only.

These illustrations are intended to show how the performance of the underlying investment portfolios could affect the annuity's account value and benefits, and are not intended to predict or project investment results.

Contract Year	Age	Gross Annual Return	Account Value	Benefit Base	5% Annual Withdrawal
Inception	65		$100,000	100,000	
1	65-66	16.43%	$112,104	112,104*	
2	66-67	10.49%	$119,164	119,164*	
3	67-68	-6.65%	$106,708	125,123	
4	68-69	-2.89%	$99,166	131,379	
5	69-70	2.50%	$97,127	137,948	
6	70-71	17.33%	$101,728	137,948	$6,897**
7	71-72	12.08%	$101,969	137,948	$6,897
8	72-73	7.55%	$104,857	144,845	
9	73-74	7.10%	$107,315	152,087	
10	74-75	8.04%	$103,042	152,087	$7,604
11	75-76	-9.04%	$82,023	152,087	$7,604
12	76-77	11.37%	$78,876	152,087	$7,604

- - - 5th CONTRACT ANNIVERSARY

* Assumes optional step-up was elected because the account value exceeds the current year's benefit base. For the GMIB Max, step ups reset the 10 year waiting period to annuitize under the terms of the benefit. Upon step-up, the annual charge may increase, up to a maximum of 1.50% for each benefit.

** Based on the 5th contract anniversary benefit base.

Electing Step-Ups

In the first two years, Scott and Jane's account value exceeds their benefit base, so they elect to step up their benefit base to equal their account value.

5% Compounding Benefit Base

The benefit base compounds at 5% each year, allowing their income and death benefit to grow, even though their account value fluctuates.

Taking Withdrawals

The benefit base increases by the same amount as the withdrawals (5%), so in these years, the benefit base value stays the same, even though their account value fluctuates.

When Scott passes away at age 77, Jane can choose one of the following options:

1. Continue the annuity contract, benefits and withdrawals at no additional cost. Upon continuation, Jane's account value will reset to the death benefit amount of $152,087.

   OR

2. Take the $152,087 EDB Max death benefit.

I can **get predictable income** even in steady or flat markets

In the previous example, the average gross annual return over the 12 year time period equals 5.87%. Below, you can see what the Maxwell's account value would look like if they received that same 5.87% return each year. We've also included account value numbers that reflect a gross annual return of 0% each year.

Age	Constant 5.87% Gross Annual Return Account Value	Constant 0% Gross Annual Return Account Value	Benefit Base	5% Annual Withdrawal
65	$100,000	$100,000	100,000	
65-66	$101,783	$96,046	105,000	
66-67	$103,544	$92,098	110,250	
67-68	$105,278	$88,152	115,763	
68-69	$106,979	$84,203	121,551	
69-70	$108,641	$80,246	127,628	
70-71	$103,861	$70,077	127,628	$6,381**
71-72	$98,915	$60,139	127,628	$6,381
72-73	$100,197	$56,627	134,010	
73-74	$101,415	$53,088	140,710	
74-75	$95,509	$42,651	140,710	$7,036
75-76	$89,398	$32,451	140,710	$7,036
76-77	$83,076	$22,484	140,710	$7,036

5% Compounding Benefit Base

The benefit base compounds at 5% each year, allowing their income and death benefit to grow.

Taking Withdrawals

The benefit base increases by the same amount as the withdrawals (5%), so in these years, the benefit base value stays the same, even though their account value decreases.

What if their account value drops to zero?

If Scott and Jane's account value drops to zero and there is an income base remaining, we will automatically begin the lifetime payout phase under the GMIB Max. This means that they will begin receiving a stream of payments that will last as long as the last survivor lives under the Lifetime Income Annuity with a 5 Year Guarantee Period payout option. If both Scott and Jane pass away before 5 years, their beneficiaries will receive payments for the remainder of the 5 years. Please note that a death benefit is no longer available once lifetime income payments begin and/or if the account value drops to zero.

When Scott passes away at age 77, Jane can choose one of the following options:

1. Continue the annuity contract, benefits and withdrawals at no additional cost. Upon continuation, Jane's account value will reset to the death benefit amount of $140,710.

   OR

2. Take the $140,710 EDB Max death benefit.

The hypothetical gross average annual rate of return for the chart on the left is 5.87% (1.30% net rate of return) for the entire period. The hypothetical gross average annual rates of return for the chart above are 5.87% (1.41% net rate of return) and 0% (-5.31% net rate of return). The rate of return is a steady rate of return for the contract year. The account value is reduced by a Separate Account Charge of 1.25% (range is 1.15% - 1.80%, depending on the Class chosen), a hypothetical weighted average for investment option expenses of 1.05% and the 1.00% GMIB Max fee and 0.60% EDB Max fee (issue ages 69 and younger), which are deducted at the beginning of each contract year starting on the first contract anniversary. The withdrawals in this illustration are taken on a monthly basis and equal 5% of the benefit base for the contract year. Withdrawal charges may range from 8% to 1% (depending on the Class chosen) and would apply if withdrawals exceed the contract's annual free withdrawal amount. The effects of income taxes have not been reflected in this illustration. Withdrawals from non-qualified contracts will be subject to ordinary income tax to the extent that the account value immediately before the withdrawal exceeds the total amount paid into the contract. A withdrawal in excess of this amount will constitute a non-taxable return of principal. If the taxpayer has not attained age 59½ at the time of the distribution, the portion of the withdrawal that is subject to income tax may also be subject to a 10% Federal income tax penalty. GMIB Max lifetime income payments are subject to ordinary income tax.

I can **get larger payments** by waiting to take withdrawals

The longer you wait to take withdrawals, the more money you can withdraw – while still preserving your lifetime income guarantee and death benefit.

This is because your benefit base grows at 5% per year – even in flat or down markets.

Hypothetical Example. For Illustrative Purposes Only.

ORIGINAL INVESTMENT: $100,000 GROSS ANNUAL RETURN: 0%

Contract Year When You First Take Withdrawals	Benefit Base	Withdrawal of the Benefit Base[1]
1st	100,000	$4,500
2nd	105,000	$4,725
3rd	110,250	$4,961
4th	115,763	$5,209
5th	121,551	$5,470
6th	127,628	$6,381
7th	134,010	$6,701
8th	140,710	$7,036
9th	147,746	$7,387
10th	155,133	$7,757
11th	162,889	$8,144
15th	197,993	$9,900
20th	252,695	$12,635

Please note: If you take a withdrawal **prior to the 5th contract anniversary**, your dollar-for-dollar withdrawal rate will be the greater of: (a) **4.5%** each year or (b) your required minimum distribution (RMD). If you take a withdrawal **on or after the 5th contract anniversary**, your dollar-for-dollar withdrawal rate will be the greater of: (a) **5%** each year or (b) your RMD.

The 4.5% or 5% withdrawal rate is determined by when the first withdrawal is taken and will not increase. Cumulative withdrawals in a contract year that exceed your dollar-for-dollar withdrawal rate will reduce your benefit base on a proportionate basis, which may significantly reduce your future benefits.

You have the ability to take withdrawals as long as there is an account value remaining. If the account value goes to zero, we will automatically begin the lifetime payout phase under the GMIB Max. If this occurs, you may receive more or less than the 4.5% or 5% withdrawal amount.

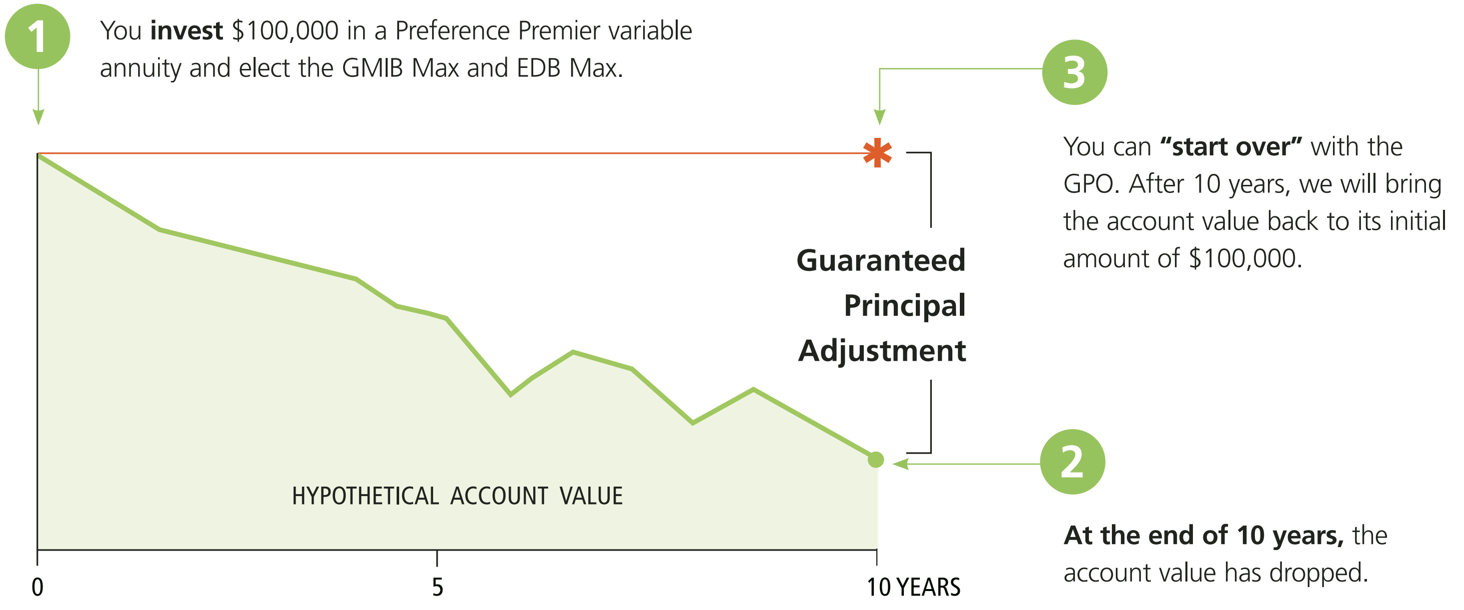
1 For qualified contracts and IRAs, if your required minimum distribution (RMD) amount for this annuity is greater than 4.5% or 5%, you can withdraw that RMD amount without reducing the benefit base.

I can **get my principal back** if my needs change

With the GMIB Max, you have the flexibility to elect the Guaranteed Principal Option (GPO) at no additional cost. If after 10 contract years, your account value has dropped and you decide you'd rather not receive lifetime income, you have a one-time option to bring your account value back to the original amount.[2]

You need to elect the GPO within 30 days following your 10th or a later contract anniversary, but prior to the oldest contract owner's 91st birthday. Once elected, the contract and EDB Max (if elected) will continue, but the GMIB Max will be cancelled and you'll no longer pay the GMIB Max annual fee.

Here is how the GPO works:



2 The original amount is equal to purchase payments made in the first 120 days of the contract, adjusted proportionately for withdrawals. Purchase payments made after 120 days will not be considered part of the initial investment, but are added to the account value and affect whether a Guaranteed Principal Adjustment is due. The GPO is not available in the state of WA.

GMIB Max and EDB Max - Details

Guaranteed growth of your benefit base

Your future income and death benefit are protected if your account value declines. The GMIB Max 5% Compounding income base and EDB Max 5% Compounding benefit base (we'll call both the "benefit base")[1] equal your purchase payments compounded through the contract anniversary prior to the oldest contract owner's 91st birthday at the greater of: (a) 5% or (b) your required minimum distribution (RMD)[2] as a percentage of the benefit base, adjusted for withdrawals. If your account value exceeds your benefit base, you can increase your annual withdrawals, future lifetime income and death benefit by electing optional step-ups through the contract anniversary prior to the oldest contract owner's 81st birthday. See the annual step-up section on page 15 for more details.

There is also a GMIB Max Highest Anniversary Value (HAV) income base and EDB Max HAV benefit base that lock in any account value gains on each contract anniversary, adjusted proportionately for withdrawals, prior to the oldest contract owner's 81st birthday.[1] See prospectus for details.

Locking in account value gains through the HAV income/benefit base is different than locking in account value gains through the optional annual step-up because:

- The locked in HAV income/benefit base is not compounded annually and can only be increased through further account value gains
- The 10 year waiting period to begin lifetime income will not reset (applies to the HAV income base only)
- The annual charge may not be increased

Take withdrawals (including RMDs) when you need them

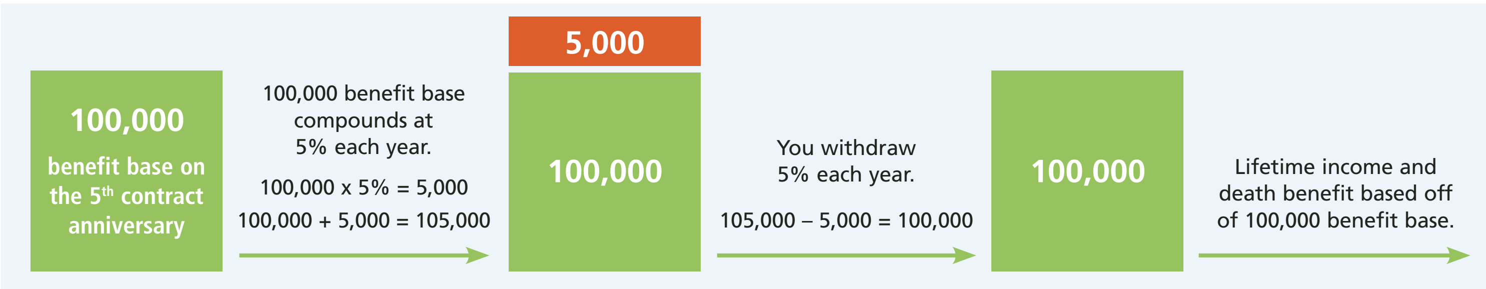
Each contract year, depending upon when you take your first withdrawal, you can take dollar-for-dollar withdrawals of up to the greater of:

- 4.5% of the beginning of the contract year's benefit base or your RMD[2] if you take your first withdrawal prior to the 5th contract anniversary

OR

- 5% of the beginning of the contract year's benefit base or your RMD[2] if you take your first withdrawal on or after the 5th contract anniversary

If you take the allowable dollar-for-dollar withdrawal amount, your benefit base will never go down, even if your account value does, because the benefit base increases by the same amount (or more, if 4.5% withdrawals are taken) as the withdrawal. This withdrawal will reduce the benefit base on a dollar-for-dollar basis.[1,3]



Cumulative withdrawals in a contract year that exceed your dollar-for-dollar withdrawal rate will reduce your benefit base on a proportionate basis. This may significantly reduce your future benefits and the benefit base will only compound at 5% in that contract year.

Please Note: If you need to take RMDs from your qualified contract or IRA, we recommend that you enroll in the MetLife automated required minimum distribution service, though it is not required.

What's the difference?

"Dollar-for-dollar" withdrawals reduce the benefit base by the same dollar amount as the withdrawal amount. For example, a $5,000 withdrawal will reduce the account value and benefit base by $5,000.

"Pro rata" withdrawals reduce the benefit base by the same proportion that the withdrawal reduced the account value. In other words, if a withdrawal reduced the account value by 6%, then the benefit base would also be reduced by 6% in that year.

1 In the prospectus, the 5% Compounding income base and 5% Compounding benefit base are referred to as the Annual Increase Amount. The Highest Anniversary Value (HAV) income base and HAV benefit base are referred to as the Highest Anniversary Value and the Income/Death Benefit Base is defined as the greater of the two. The income/benefit bases do not establish a cash or account value or a minimum return for any investment portfolio. The GMIB Max income base cannot be taken as a lump sum withdrawal. The EDB Max benefit base can only be taken as a lump sum withdrawal upon death.

Lock in gains with an optional annual step-up

If your account value exceeds the benefit base, and you are age 80 or younger, you can increase your annual withdrawals, future lifetime income and/or death benefit by:

- **Electing an optional one-time step-up** each year on any contract anniversary; or
- **Electing an optional automatic annual step-up** to occur on each of the next 7 contract anniversaries. You can re-elect the automatic annual step-ups at the end of the 7 contract year period, but only until the oldest contract owner's 81st birthday. You can cancel the optional automatic annual step-up at any time 30 days prior to your contract anniversary.

Electing a step-up increases the benefit base to equal the higher account value. Each time a step-up occurs to the benefit base, we reset the 10 year waiting period to begin fixed lifetime payments under the GMIB Max. If GMIB Max is elected in combination with EDB Max and you elect a step-up, you must elect a step-up for both benefits. At each step-up, the annual charge may be adjusted, up to a maximum of 1.50% for each benefit.

If you take a withdrawal that reduces your account value below the benefit base, you will not be able to take a step-up at that time.

Take lifetime income

With the GMIB Max, you may choose to begin fixed lifetime income payments under the benefit by age 91, as long as they begin within 30 days after the 10th or a later contract anniversary.[4] If a step-up occurs, the 10 year waiting period starts from the date of the last step-up.

MetLife calculates your lifetime income payments two different ways:

- Using your current account value at standard annuity payout rates in effect at that time; and
- Using your income base at conservative GMIB Max annuity payout rates guaranteed under the benefit. See the prospectus for details.

You receive the payout that produces the most income!

If current annuity purchase rates applied to your account value would produce greater income than using the GMIB Max, you'll receive that income instead. In that case, the GMIB Max will not be exercised, it will terminate and you would have paid for it without ever using it.

Once you begin the lifetime income phase of your annuity, you will no longer have a death benefit or account value and will no longer be invested in the market.

Your fixed lifetime payout options

Under the GMIB Max, you can elect one of these two options:

- **Lifetime Income Annuity with a 5 Year Guarantee Period.** If you die before 5 years, your beneficiaries receive payments for the remainder of the 5 years.
- **Lifetime Income Annuity for Two with a 5 Year Guarantee Period.** If both you and your spouse die before 5 years, your beneficiaries receive payments for the remainder of the 5 years. In this case, annuity payments are made for the greater of 5 years or as long as the last survivor lives. The joint annuitant does not have to be a spouse.[5]

What happens after age 90?

For the EDB Max, withdrawals will reduce your death benefit proportionately.

For the GMIB Max, if you do not begin lifetime payments by the contract anniversary prior to age 91, the benefit will be cancelled, but your contract will continue.

2 The RMD amount referenced only pertains to qualified contracts and only to RMDs associated with this contract and is the greater of this year's or last year's RMD. See prospectus for details.

3 Withdrawals in the first year must be made utilizing the Systematic Withdrawal Program to avoid withdrawal charges. However, you do not have to elect the GMIB Max or EDB Max to take withdrawals under the Systematic Withdrawal Program or free annual withdrawal provisions of the contract. Withdrawals that exceed the free withdrawal provisions of the contract, including systematic withdrawals, may be subject to withdrawal charges. Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, a 10% Federal income tax penalty may apply. Withdrawals will reduce the living and death benefits and account value.

4 For qualified contracts, including IRAs, you may be required to take withdrawals from your contract to satisfy your RMDs, prior to beginning lifetime income payments. Lifetime income payments will also need to comply with the required distribution rules. Please consult with your independent legal/tax advisor.

5 For qualified contracts, including IRAs, non-spousal annuitants cannot be greater than 10 years apart.

GMIB Max and EDB Max Facts

	GMIB Max	EDB Max
Guaranteed Growth Feature	Greater of 5% or your RMD as a percentage of the income base, prior to age 91	Greater of 5% or your RMD as a percentage of the benefit base, prior to age 91
Annual Withdrawals	Dollar-for-dollar withdrawals of up to 4.5% or 5% (depending on date of first withdrawal) or your RMD (if greater), prior to age 91	Dollar-for-dollar withdrawals of up to 4.5% or 5% (depending on date of first withdrawal) or your RMD (if greater), prior to age 91
Step-Ups	Manual or automatic (7 year period) on each contract anniversary, prior to age 81. Step-ups reset the 10 year waiting period to begin lifetime payments under GMIB Max.	Manual or automatic (7 year period) on each contract anniversary, prior to age 81
Return of Principal Option	Yes	N/A
Lifetime Payout Options	Two payout options available: Lifetime Income Annuity with a 5 Year Guarantee Period or Lifetime Income Annuity for Two with a 5 Year Guarantee Period	N/A
Subsequent Purchase Payments	We may restrict subsequent purchase payments at any time if changes are made to the GMIB Max terms or if the benefit is no longer available to new customers. See prospectus for details.	We may restrict subsequent purchase payments at any time if changes are made to the EDB Max terms or if the benefit is no longer available to new customers. See prospectus for details.
Issue Age	Must be age 78 or younger at time of purchase. Must be elected at contract issue. May be cancelled under the Guaranteed Principal Option, if available.	Must be age 75 or younger at time of purchase. Irrevocable once elected. Can only be elected in combination with the GMIB Max and must be elected at contract issue.
Annual Charge	Additional annual charge of 1.00% of the higher of two income bases, deducted from the account value and assessed on the contract anniversary date. Upon a step-up, fee may increase, up to a maximum of 1.50%.	Additional annual charge of 0.60% (issue ages 0-69) or 1.15% (issue ages 70-75) of the higher of two benefit bases, deducted from the account value and assessed on the contract anniversary date. Upon a step-up, fee may increase, up to a maximum of 1.50%.

5% for life, if you take no withdrawals prior to age 67

With the GMIB Max, if you take no withdrawals prior to age 67, your account value drops to zero thereafter and you elect the single life payout option, you are guaranteed to receive lifetime payments equal to at least 5% of the income base.[1] If you begin withdrawals at ages 62-66, lifetime payments are guaranteed to equal at least 4.5% of the income base.[2] In order to receive lifetime payments, there must be an income base remaining.

1 Single life payout option is the Lifetime Income Annuity with a 5 Year Guarantee Period payout option.

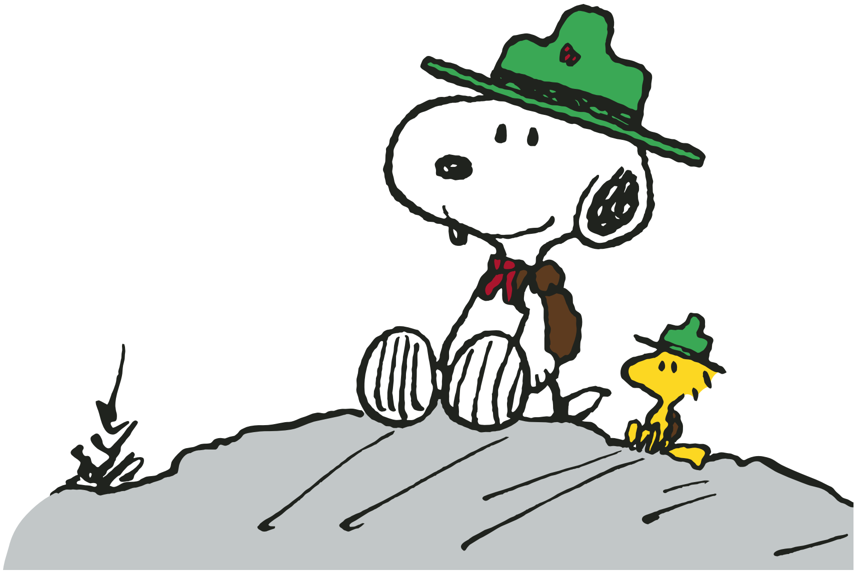
2 You can take withdrawals prior to age 62; however, you are not guaranteed to receive at least 4.5% for life.

3 The withdrawal rate will be 4.5% if the first withdrawal is taken prior to the 5th contract anniversary or 5% if the first withdrawal is taken on or after the 5th contract anniversary. Once determined, the withdrawal rate will not increase.

I can have **more confidence** in the future

Through a combination of tailor-made investment strategies and flexible benefits, you can have:

- **Guaranteed income for you and assets for your loved ones** – up to 4.5% or 5% withdrawals[3] (while protecting your lifetime income and death benefit guarantees) and 5% compounded growth of your benefits each year
- **More consistent returns over time** – the investment options seek to consistently build your assets by providing better protection against extreme market swings
- **Real-life flexibility** that allows you to adjust withdrawals when your needs change
- **Choice and flexibility** for your surviving spouse



GMIB Max | EDB Max

with Protected Growth Strategies

For more information, contact your financial representative today.

Investment Performance Is Not Guaranteed.

This material must be preceded or accompanied by a prospectus for the Preference Premier variable annuity issued by Metropolitan Life Insurance Company. Prospectuses for the investment portfolios are available from your financial representative. The contract prospectus contains information about the contract's features, risks, charges and expenses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. 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. 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. The Preference Premier variable annuity has limitations, exclusions, charges, termination provisions and terms for keeping it 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. Please contact your financial representative 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. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

The Preference Premier variable annuity is issued by Metropolitan Life Insurance Company (MetLife) on Policy Form Series PPS (07/01) and is offered through MetLife Securities, Inc. and New England Securities Corporation. All variable products are distributed by MetLife Investors Distribution Company. All are MetLife companies. September 2012

www.metlife.com

• 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

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

MetLife Securities, Inc.
New England Securities Corporation
1095 Avenue of the Americas
New York, NY 10036

MetLife Investors Distribution Company
5 Park Plaza, Suite 1900
Irvine, CA 92614

MetLife

CLVA8277-MPP
L0912280046[0913]