The road to retirement starts here.

Congratulations on enrolling in your employer's retirement plan.



Flexible Account Access



Telephone: 1-833-642-1008

Amelia, the Digital Assistant will guide you through your call. You will need to say the reason for your call. Then you will be prompted to state your Contract Number and your relationship to the account (i.e. policyholder, agent, trustee, etc.)

Amelia will provide the following:

- Account values
- Beneficiary information
- Mail forms

- Return information (email, fax numbers and mailing addresses)
- · Speak with a customer service representative

Customer service representatives are available Monday through Friday from 9:00 a.m. to 7:00 p.m. (Eastern Time) to assist you with questions about general account information, funding options, obtaining enrollment and transactional forms, beneficiary changes and status of requests.



Website: online.metlife.com1

- 1. Go to online.metlife.com and register²
- 2. Begin using online.metlife.com with your username and password immediately

View your account

- Account balance
- · Current allocations
- Transaction status
- Automated investment strategies
- Transaction history
- View product and fund prospectuses
- View fund performance
- View beneficiary information

Change your account

- Redirect future contributions
- Transfer money
- Rebalance money
- · Change address

Additional options

- View fund values
- Download forms
- Change username and password
- Register for online document notifications

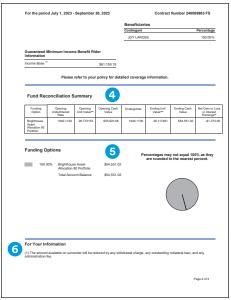
- 1. If you obtained your policy/benefit directly through an advisor/broker or an executive benefit plan you may register online.
- 2. For help with registration, call 1-800-585-6507 Monday to Friday, 8:00 a.m. to 11:00 p.m. EST.



Your quarterly statement

Your quarterly statement provides you with valuable information about your retirement plan account. Here is a highlighted guide to help you read and understand each section of your quarterly statement.





Sign up for electronic statement delivery It's quick, convenient, & clutter-free

Register for online.metlife.com (see website: online.metlife.com on front).

Log on to your account and be sure you've provided an email address or addresses to which email notifications are to be sent when new documents are available for viewing.

An email will be sent following the end of each quarter to the email address(es) on file with a link to the available document.

Click on the link in the email notification and log on to your account with your username and password to be brought directly to the document corresponding to the link provided in the email. You can view, download, or print the document.

1 Profile information

Provides your personal profile information such as your name, address, account number, and employer group number, as well as the time period the statement covers.

2 Account balance

Shows your account balance as of the last day of the quarter for which the statement is provided.

3 Account summary information

Shows a breakdown of your account since inception, including total contributions by source, withdrawals, charges and fees, gain/loss, and ending balance for the statement period.

4 Account balance by Account or Division

Displays your account balance at the beginning and end of the current quarterly period, broken down by investment Account or Division, with unit values and percentage allocation of the total account for each Account or Division.

5 Funding option allocation

Shows your total account balance by funding option. Includes a percentage allocation breakdown of the total account balance by funding option with a corresponding pie chart.

6 Footnotes and definitions

Footnotes, definitions, and other important disclosures applicable to items shown on the statement are shown here.

Have questions about reading your statement or accessing your account?

Call 1-833-642-1008 to speak with a customer service representative.

metlife.com

The information contained within this material is intended to be informational in nature and should not be considered a recommendation or individualized advice to a specific individual. The statement sample presented within is for illustrative purposes only. The participant information, investment funds and Plan features shown here do not represent your actual account and may or may not reflect the statement you receive.

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