MetLife Resources

Save for Retirement with The ExpertSelect℠ Program

MetLife

introducing ExpertSelect℠

Participation in your voluntary 403(b) plan provides you with a great way to either start or continue saving for retirement. The sooner you can get started, the better. Enrolling in the plan is simple, and may put you on the path to a comfortable retirement today.

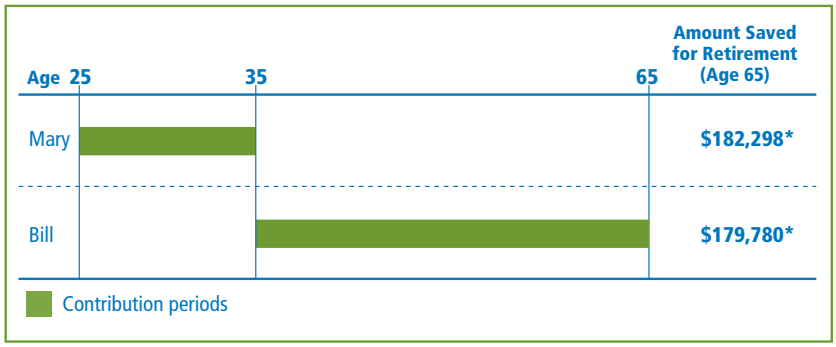
To help you reach your retirement savings goals, MetLife makes available the ExpertSelect Program. ExpertSelect offers a diverse mutual fund lineup selected by Morningstar Investment Management, LLC, leveraging its investment expertise to provide a list of screened mutual funds representing a wide range of asset classes. You can allocate your contributions to these mutual funds, as well as a fixed account annuity option issued by MetLife Insurance Company USA, to help you build a well-diversified portfolio in your 403(b) plan.

Save for Tomorrow...Today

It's important to begin saving as soon as possible so your plan account has more time to potentially grow and benefit from positive compounding. When you invest money in your plan account, any interest and investment gains can also earn interest and investment gains. Of course, losses can also result with investment in mutual funds, which are subject to market fluctuations. Over time, the effects of making ongoing contributions may generate substantial returns. So, over the long-term, the longer your retirement savings are invested, the more they can potentially grow.

To help you understand the benefits of starting early, let's compare two investors. Mary invests $2,000 per year in her employer's retirement plan starting at age 25, and then invests nothing after age 35. Bill waits until he's 35 to invest the same $2,000 per year and contributes every year through age 65. Now Mary and Bill are both ready to retire. Mary contributed a total of $22,000 while Bill contributed $62,000. Yet, if both plan accounts earn an annual rate of return of 6%, Mary's retirement savings is over $2,500 more than Bill's.* In this example, Bill never catches up!

Hypothetical Chart



**Assumes 6% net annual return and contributions are made at the beginning of each year. Annual earnings will fluctuate and could even be negative for some investments. Past performance is no guarantee of future results. Figures are for illustrative purposes only and do not indicate the future performance of any funding option(s). Retirement savings program distributions are subject to your plan's restrictions and generally taxed as ordinary income tax in the year of distribution. Taxable distributions are taxed as ordinary income and an additional 10% federal income tax penalty may apply if distributed before age 59½. Since your plan is designed primarily to help you save for retirement, federal tax rules restrict when money may be withdrawn from your account before you retire.*

Benefits Worth Waiting For

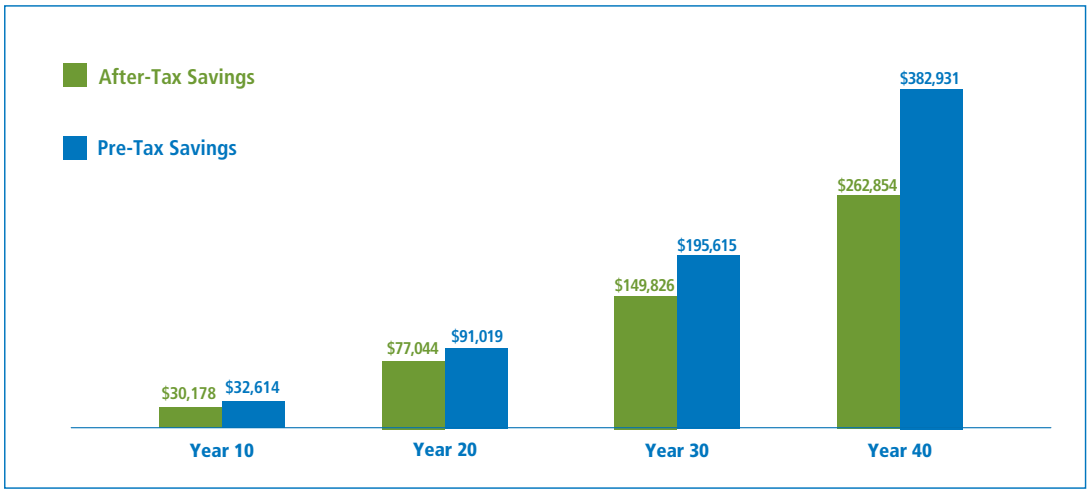
THE POWER OF TAX DEFERRAL

Pre-tax contributions to your account and any associated account earnings won't be taxed until you begin withdrawing them–so they could potentially enjoy years of tax-deferred growth in your retirement plan account.

Unlike other types of investments where earnings may be taxed each year, your retirement plan account earnings grow tax deferred. That means 100% of your earnings are reinvested, and are not subject to federal income taxes until you take a distribution.

Your retirement savings enjoy income tax-deferred growth while in your retirement plan account. Let's take a look at this hypothetical example that compares pre-tax savings with after-tax savings.

Hypothetical Chart:
Accumulated Savings (All Earnings and Gains Reinvested)



Retirement savings program distributions are subject to your plan's restrictions. Taxable distributions are taxed as ordinary income and an additional 10% federal income tax penalty may apply if distributed before age 59½. Since your plan is designed primarily to help you save for retirement, federal tax rules restrict when money may be withdrawn from your account before you retire. Please refer to the Features of Your Plan section of this booklet, under "Withdrawals" for more information.

This example assumes a 6% net annual growth rate, a beginning balance of $0, a $100 contribution made to the plan semi-monthly and a tax rate of 25%. Figures are for illustrative purposes only and do not indicate the past or future performance of any plan funding option(s).

The income tax rate used in this chart is a hypothetical tax rate as it might apply to one's marginal taxable income after taking into consideration all taxable income in a given year. Your actual income taxes in a given year may be higher or lower and can vary from year to year depending on your personal income and tax situation. Tax laws are subject to change. An investor should consider his or her current and anticipated investment horizon and income tax bracket when making an investment decision, as the illustration may not reflect these factors.

What You Save Now Could Make a Big Difference

In addition to tax advantages, your savings may also benefit from compounding. Let's look at a hypothetical example of how pre-tax contributions and tax-deferred compounding combine to help you build your retirement savings.

Let's say your annual salary is $40,000. When you contribute to your plan, the money is automatically deducted from each paycheck—before taxes (unlike Roth contributions, which are taxable and deducted after tax withholding). As this table shows, you could double your contribution rate from 3% to 6%—and have just $37 less of take-home pay in each paycheck.

Contribution Percent	0%	3%	6%	9%
Gross Pay Biweekly	$1,538	$1,538	$1,538	$1,538
Minus Your Contribution	$0	$46	$92	$138
Taxable Pay	$1,538	$1,492	$1,446	$1,400
Minus Withholding Taxes	$334	$324	$314	$304
Take Home Pay	**$1,204**	**$1,168**	**$1,132**	**$1,096**

Hypothetical Example:***
State: NY
Date of Birth: 10/01/1980
Filing Status: S
Annual Income: $40,000
Exemptions: 1
Date of Hire: 01/01/2012
Enrollment Date: 01/01/2013
Pay Periods/Yr: 26

****The table above shows the general advantage of tax-deferred savings. Federal tax laws limit your annual contribution amounts. Your actual paycheck may reflect different amounts.*

Start Planning for a Comfortable Retirement!

IT'S EASY. Your contributions are automatically deducted from your paycheck on a pre-tax basis—no checks to write or deposits to worry about.

IT'S SMART. Contributions are deducted from your salary and are not subject to federal, state and local income tax withholding (certain exceptions may apply). This means your tax savings are immediate and you don't have to pay income taxes on money in your plan account until you take money out of your employer's retirement plan.*

IT'S FLEXIBLE. Contributions are invested in the funding options available in your plan. No matter what type of investor you are or where you are in your career, you can choose from a wide variety of funding options to suit your needs. Once you've chosen them, remember to monitor your investments in your plan account periodically to make sure that they continue to suit your needs. You can manage your plan account online or via telephone, virtually 24 hours a day.**

All you need to do to get started is contact your representative for enrollment forms.

** Funding your retirement program with an annuity offers no additional tax benefit than that offered by the plan. There should be reasons other than tax deferral for investing in an annuity. References throughout this material to tax advantages, such as tax deferral and tax-free rollovers, are subject to this consideration.*

*** Access to the website and phone system may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons. Transfer requests made via the website received and in good order on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or in other special circumstances) will be processed at the close of business the same day the request was received. Requests received after this time are processed on the next business day.*

MORNINGSTAR®

The ExpertSelect℠ Program Powered by Morningstar

The ExpertSelect Program is a service provided under your 403(b) plan that combines a mutual fund lineup selected by Morningstar Investment Management, LLC ("Morningstar"), a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., with a fixed account made available through an annuity issued by MetLife Insurance Company USA, and in New York only, by Metropolitan Life Insurance Company. One of the benefits of the MetLife ExpertSelect Program is that it provides you with the investment expertise of Morningstar, a leading provider of investment advice for institutions and their clients. You can feel comfortable knowing the mutual funds available to you were carefully reviewed and analyzed by experienced Morningstar investment consultants. They were chosen from the funds available on the MetLife platform as a quality and complimentary set of investments from which you could choose funds for your 403(b) retirement plan account. This means that the mutual funds had to meet certain standards set by Morningstar. Of course, there is no guarantee of investment performance if you enroll in the program.

MORNINGSTAR'S ONGOING MONITORING

The Morningstar investment consultants review the ExpertSelect investment lineup on an ongoing basis to ensure that the funds continue to meet Morningstar's quality standards. If Morningstar determines that a mutual fund no longer meets these criteria, you will be notified and will have approximately 45 days to move your balance in the fund that is being removed to another investment option provided under the plan. You must also direct future contributions to another investment option provided under the plan. If you do not take such action by the communicated effective date, Morningstar will select a replacement fund from the ExpertSelect investment lineup and your plan account balance in the fund being removed as well as future contributions will be moved to the replacement fund.

GET EXPERTSELECT TODAY

The supplemental materials provided by your representative contain more information about the service and how it works. You will need to review and sign the Limited Services Investment Advisory Agreement as part of your enrollment into the 403(b) plan.

The ExpertSelect mutual fund lineup is created by Morningstar Investment Management, LLC ("Morningstar"), a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Morningstar is solely responsible for its fund lineup selections. Morningstar's fund lineup selection is made solely from the funds which MetLife makes available on its MFSP platform. Your ExpertSelect Program account (and not any other part of your plan account) will be charged an annual asset-based fee of 0.05% in payment for the professional investment expertise for the Program.

Please refer to the Limited Services Investment Advisory Agreement, the Morningstar Overview and the Privacy Policy for full details and disclosures about the ExpertSelect Program.

You are still responsible for deciding how to allocate your program account among the available investment options. Morningstar does not offer any advice or recommendation with respect to the purchase or sale of a particular mutual fund investment choice in your program account or the asset allocation of your program account. Morningstar does not offer advice or make any recommendation with respect to the purchase or sale of any annuity issued by MetLife Insurance Company USA or Metropolitan Life Insurance Company.

Please note that MetLife or any of its affiliates is not acting as an investment adviser to the program, you or your plan. There is no advisory or subadvisory arrangement between MetLife and Morningstar.

Features of Your 403(b) Plan

The table below highlights some of the features that may be available in your retirement savings plan.

FEATURE	DESCRIPTION	KEEP IN MIND...	IF YOU HAVE QUESTIONS...
Catch-up Contributions	If you are age 50 or older, the general limit contribution amount may be increased by an additional "catch-up" contribution of $6,000 for 2016. Additional catch-up contributions may be available for employees who have completed at least 15 years of service with certain eligible employers (e.g., schools).	The general and catch-up contribution limits may increase each year in accordance with a cost of living adjustment. There is an overall limit on aggregate contributions that can be made to your plan.	Please contact your employer or your representative if you have questions about these limits.
Rollovers	If you have an existing retirement plan account with a prior employer or an IRA, you may roll over all or some of that account into this plan once you enroll.	Some plans may not permit rollovers.	Ask your employer or your representative if rollovers are permitted in your plan.
Loans	Your plan may permit loans.	Loans must be repaid within the limitations specified by federal tax law.	Contact your employer or your representative for details.
Withdrawals	Since your plan is designed primarily to help you save for retirement, the Internal Revenue Code (IRC) has placed restrictions on when money may be withdrawn from your plan account before you retire. You may withdraw money from your plan account under the following circumstances in accordance with your employer's plan document: • You reach age 59½ • Termination of employment • Disability[1] • Death • Hardship while in service	Ordinary federal income taxes generally apply to taxable distributions. State income taxes may also apply. An additional 10% federal income tax penalty may apply to taxable distributions if distributed before age 59½. Your plan may not allow certain types of withdrawals or may place additional limitations on the availability of withdrawals, such as attainment of Normal Retirement Age.	Always consult your tax advisor or investment professional about the income tax consequences of any withdrawals.
Annual Administrative Fee and ExpertSelect Program Service Fee	An annual administration fee will apply to the portion of your plan account balance that is invested in the mutual funds of this program, payable to MetLife. Any balance in the fixed annuity option will not be assessed this cost. The fee will be charged on a quarterly basis and includes a Program Service Fee that is paid to Morningstar for its services to you in connection with the ExpertSelect Program. The Program Service Fee equals 0.05% of your account balance, or $5.00 for every $10,000 in your account, charged quarterly. MetLife, acting as a conduit, will remit this fee to Morningstar.	MetLife does not retain any portion of the Program Service Fee and is not paid by Morningstar in connection with the ExpertSelect Program.	Contact your employer or your representative for more information about the fees associated with your plan.
Product Fees and Expenses	Each mutual fund assesses investment management fees and other expenses, and may assess a 12b-1 fee and redemption fees. The investor will pay the fees and expenses for any of the investment options selected.	The fixed account annuity option's guaranteed interest rate is net of all fees and expenses.	Please consult the prospectus for each mutual fund for more information.

1 Subject to IRC requirements

Asset Allocation

Under the plan, you may choose from a range of funding options across a variety of asset classes. Regardless of your risk tolerance level, diversification (among stock, bond and fixed income options) may be an efficient way to manage risk and to help achieve retirement goals.

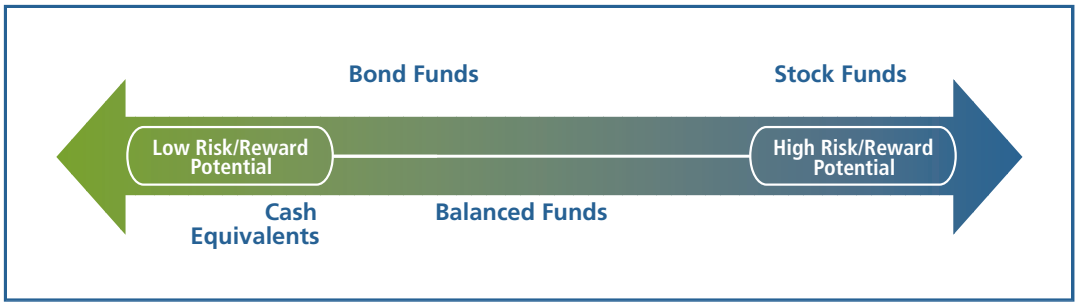
The idea behind diversification is that each type of funding option has strengths and weaknesses in various market situations. By spreading your money among various types of investments and asset classes, you take advantage of their respective strengths without exposing all of your plan account to an investment in one concentrated area.

In general, fixed income investments are more conservative, while equity investments offer the potential for higher returns with more risk. Your retirement savings plan is designed to allow you to allocate your contributions among any combination of investment options so that you can find the mix that is right for you.

Managing Risk

Individual needs can differ based upon factors such as age, goals, risk tolerance and overall resources. No one diversification model fits all, nor does the selection of any diversification model guarantee that your investment objectives will be achieved. While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.

Risk / Reward Spectrum:



Once you've determined an appropriate allocation, you can choose between your plan's investment options.

Two Ways to Invest Using the ExpertSelect Program

- Pick a Date – Designed for people who want a one-step option that provides a mix of stocks, bonds and cash in a single investment.
- Choose Your Own Mix – Designed for people who want to take a more hands-on approach and select their own mix of funds.

Regardless of which mutual funds you choose, read the prospectus to learn more about each fund's investment objectives and policies, management fee, expenses and other information.

1. PICK A DATE

If you're uncomfortable choosing funds on your own or don't have the time to manage your program account, you may want to consider investing in a "target date" mutual fund. These funds are designed as a one-step approach by offering a mix of stocks, bonds and cash that changes over time. As the target date approaches, the fund's allocations typically become less weighted to equities and more weighted to bonds. The target date is aligned with a specific retirement date. For example, if you intend to retire in 2027, you may want to consider a target date fund for 2025 or 2030. The 2030 fund would have a more aggressive asset allocation than the 2025 fund. Like any other investment, you need to be mindful of whether, over time, these funds are appropriate for you and whether you need to make any adjustments.

Please note that these target date funds are "funds of funds." This means that the target date fund invests in other mutual funds. Because of this structure, each target date fund bears the share of the fees and expenses incurred by the underlying fund in which it invests in addition to its own management fees and expenses. This will reduce the investment return. The expense levels will vary over time, depending on the mix of underlying funds in which the target date fund invests. The principal value of a target date fund is not guaranteed at any time, including at the target date.

ExpertSelect offers the following target date funds. Each one is a fully diversified mutual fund.

- T. Rowe Price Retirement 2005 Fund (R)
- T. Rowe Price Retirement 2010 Fund (R)
- T. Rowe Price Retirement 2015 Fund (R)
- T. Rowe Price Retirement 2020 Fund (R)
- T. Rowe Price Retirement 2025 Fund (R)
- T. Rowe Price Retirement 2030 Fund (R)
- T. Rowe Price Retirement 2035 Fund (R)
- T. Rowe Price Retirement 2040 Fund (R)
- T. Rowe Price Retirement 2045 Fund (R)
- T. Rowe Price Retirement 2050 Fund (R)
- T. Rowe Price Retirement 2055 Fund (R)
- T. Rowe Price Retirement 2060 Fund (R)

2. CHOOSE YOUR OWN MIX

ExpertSelect offers a variety of funding choices which are listed on the following pages. You can create your own investment mix by choosing any combination of funds. You should monitor your choices and make adjustments as your goals change over time.

Your Funding Options

Your retirement savings plan offers a variety of funding options. The mutual funds in your retirement savings plan are described in the fund fact sheets on the following pages.

ANNUITIES

If a deferred Fixed Account Annuity is offered along with the ExpertSelect fund lineup, it earns an interest rate guaranteed by the financial strength and claims-paying ability of MetLife Insurance Company USA and, in New York only, by Metropolitan Life Insurance Company. The Fixed Account Annuity is a funding option for the participant who desires a competitive, committed interest rate.*

In most states, the Fixed Account Annuity is marketed as the Strategic Value Annuity (SVA). In NY, OR and TX, the Fixed Account Annuity is the Gold Track Select Registered Fixed Account. A market value adjustment may apply upon any withdrawal. Product features and availability vary by state.

*In connection with the fixed account annuity option, there is no additional tax benefit in funding your retirement program with an annuity. There should be reasons other than tax deferral for investing in an annuity.

MUTUAL FUNDS

Morningstar Investment Management, LLC ("Morningstar") believes that the order of funds shows the approximate risk relationships among the asset classes for the mutual funds from the most conservative to the most aggressive. Within each asset class mutual funds are listed in alphabetical order. The ranking of asset classes is based on an analysis by Morningstar Investment Management, LLC. In determining the ranking, Morningstar Investment Management, LLC utilized certain quantitative risk measures in conjunction with its fundamental investing experience and portfolio construction philosophy. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission. Other methodologies for ranking asset classes may produce different results. Since past performance of investments is no guarantee of future performance, no assurance can be given that the ranking of asset classes shown here will correspond to rankings in the future. Purchasers should understand that each mutual fund incurs its own risks, which will be dependent upon the investment decisions made by the respective portfolio manager. These sheets are intended to be a guide; please consult the appropriate prospectus for more complete information including costs, expenses, and risks for each mutual fund. Certain Mutual Fund information above is provided by Lipper. Copyright ©2016 Reuters. All rights reserved.

Fee Disclosure

About Your Mutual Fund Select Portfolios (MFSP) Account: MFSP is a program that MetLife makes available to participants in retirement plans and deferred compensation arrangements that are permitted to invest their plan accounts in mutual fund shares. Your employer or a third party appointed by your employer (other than MetLife) selects the mutual funds (each a "Fund") that are offered as investment options under its plan. The Funds may also be offered with a fixed annuity account option issued by MetLife Insurance Company USA, 11225 North Community House Road, Charlotte, NC 28277 or Metropolitan Life Insurance Company 200 Park Avenue, New York, NY 10166. Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). All companies are affiliates.

Mutual funds and fixed account annuity products that are subject to a market value adjustment are sold by prospectus, which is available from your registered representative. Please carefully consider investment objectives, risks, charges, and expenses before investing. For this and other information about any mutual fund investment or the fixed annuities that are subject to market value adjustment, please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that mutual fund shares may be worth more or less than original cost when redeemed. Withdrawals from the annuity are also subject to withdrawal charges.

Your Expenses for Investing in the MFSP Funds: You pay Fund investment management fees, other expenses, 12b-1 fees and redemption fees (if any) on each Fund in your plan MFSP account. These fees and expenses vary by the Fund. Please refer to each Fund's prospectus for a description of these fees and expenses.

MetLife Compensation Received From the Funds: MetLife and/or its affiliates also receive compensation from the Funds and/or their affiliates with respect to participant account balances for certain recordkeeping, administration and distribution services, which also vary by Fund. Different Funds provide MetLife and/or its affiliates different amounts and types of compensation, which change from time to time. Accordingly, compensation received by MetLife varies over time based on the amounts and types of compensation paid by the Funds, Funds that are made available under the plan and participants' account allocations in the various Funds. MetLife may pay all or a portion of such compensation to unaffiliated broker dealer, MSI Financial Services, for certain services provided on MetLife's behalf.

Plan Administrative Fees and Other Expenses Paid by You and/or the Plan: MetLife receives compensation for administrative and recordkeeping services it provides for the plan. Depending on the arrangement authorized by your employer, MetLife's compensation for these services (1) consists of (a) the compensation it receives from Funds (described above), (b) a separate per participant fee or basis point fee on plan assets, or (c) a combination of both; and (2) generally, is paid by charging participants' plan accounts or from the plan expense account. At the employer's direction, MetLife also may be required to charge participants' plan accounts or the plan expense account and remit fees to third parties for plan services they provide, such as administrative, trust, custodial, investment advisory, or consulting services they provide. Please see below for additional information about the way that plan administrative fees and other expenses are paid by you and/or the plan.

An annual plan administrative fee of 60 basis points (or 0.60%) on Fund assets in your plan account will be charged to your MFSP account in quarterly installments. In addition, for the services it provides, MetLife retains the Fund compensation that it receives with respect to the plan assets. If your employer directs MetLife to pay fees that are charged by other third

parties for the services they provide to the plan, the annual plan administrative fee may be increased and/or the Fund compensation retained by MetLife may be net of such payments. Five (5) basis points (0.05%) of your ExpertSelect account will be remitted to Morningstar for its limited investment advisory services that Morningstar provides to you with respect to your ExpertSelect account.

Reliance Trust Company (RTC) provides directed trust and/or custodial services for your plan. Your employer has authorized and directed MetLife to pay RTC's fee on behalf of the plan. The fee is paid from the Fund compensation that MetLife receives with respect to plan assets or from administrative fees charged to participants' MFSP accounts or to the plan. If these fees change, you will be notified.

Upon written request, MetLife will provide the current rates of compensation for Funds in your plan and any related information reasonably requested. Please direct any such request to MetLife Resources, Client Services, 11225 North Community House Road, Suite 10.282, Charlotte, NC 28277. Please make sure you understand all the fees and expenses related to the investment of your MFSP account in the Funds. If you need additional information, please contact MetLife at the address indicated above.

Disclosure Materials: You have received a Fund Fact Sheet regarding each MFSP Fund available in your plan. If your plan offers a fixed annuity that is subject to a market value adjustment, you have been provided a prospectus for that product. You will also be provided with a prospectus for each MFSP Fund when your contribution is first allocated to that Fund. Withdrawals from the annuity are also subject to withdrawal charges. If you would like to receive other prospectuses (or any other disclosure information), please call your representative.

Securities, including variable products, are distributed by MetLife Investors Distribution Company (member FINRA). Strategic Value Annuity and the Registered Fixed Account of the Gold Track Select variable annuity are issued by MetLife Insurance Company USA, 11225 North Community House Road, Charlotte, NC 28277 or, where available, is issued in New York only, by Metropolitan Life Insurance Company (MLIC), 200 Park Avenue, New York, NY 10166. All are MetLife companies.

ASSET CLASS/CATEGORY:
Inflation-Protected Bond

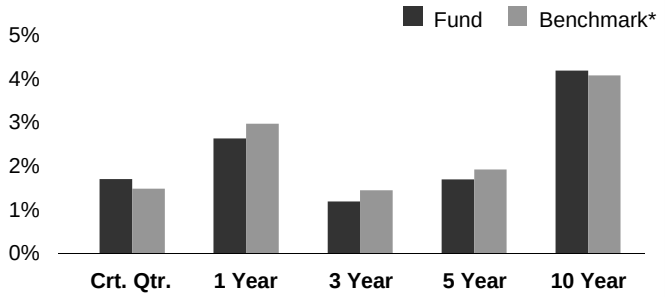
PIMCO:Real Return;R

As of: 6/30/2016 Ticker: **PRRRX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to maximize real return consistent with preservation of real capital and prudent investment management. The Fund is an actively managed bond portfolio that invests primarily in inflation indexed securities.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.71%	2.64%	1.20%	1.70%	4.20%
Benchmark*	1.49%	2.98%	1.45%	1.93%	4.09%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 888-877-4626. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Inf Prot Bd Fd IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): 0.0%*
Beta[2] (3-Yr.): 0.1%*
Standard Deviation[3] (3-Yr.): 1.45%
**Calculated against Lipper Inf Prot Bd Fd IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$11.10**
Fund Size (as of 5/31/2016): **$334.2m**
Fund Began: **12/31/2002**
Manager: **Worah/Banet**
Manager Tenure: **2007/2015**

Family & Address:
PIMCO
840 Newport Center Drive
Suite 100
Newport Beach, CA 92660

FEES & EXPENSES

Fund total expense ratio (gross): 1.15%

Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. The value of inflation-protected bonds is not guaranteed, and your investment may lose value at any time, especially in period of low or negative inflation.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Intermediate-Term Bond

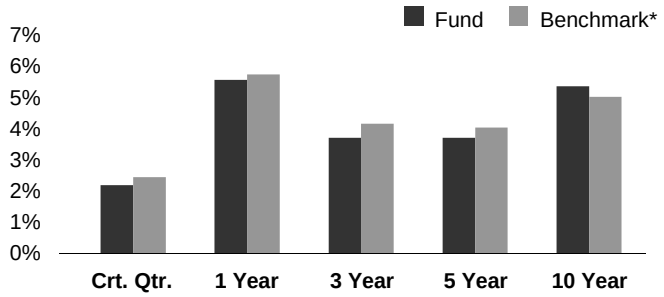
JPMorgan:Core Bond;Sel

As of: 6/30/2016 Ticker: **WOBDX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to maximize total return by investing primarily in a diversified portfolio of intermediate and long-term debt securities. The Fund invests mainly in investment grade bonds and debt securities or unrated bonds and debt securities which the Adviser determines to be or comparable quality.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	2.20%	5.58%	3.72%	3.72%	5.37%
Benchmark*	2.46%	5.75%	4.17%	4.05%	5.04%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-480-4111. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Core Bd Fd IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): 0.34%*
Beta[2] (3-Yr.): -0.03%*
Standard Deviation[3] (3-Yr.): 0.71%
**Calculated against Lipper Core Bd Fd IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$11.99**
Fund Size (as of 5/31/2016): **$12,107.8m**
Fund Began: **6/1/1991**
Manager: **Miller/Figully/Simons**
Manager Tenure: **2015/2016/2016**

Family & Address:
JPMorgan Funds
522 Fifth Avenue
18th Floor
New York, NY 10036

FEES & EXPENSES

Fund total expense ratio (gross): 0.73%

Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Multisector Bond

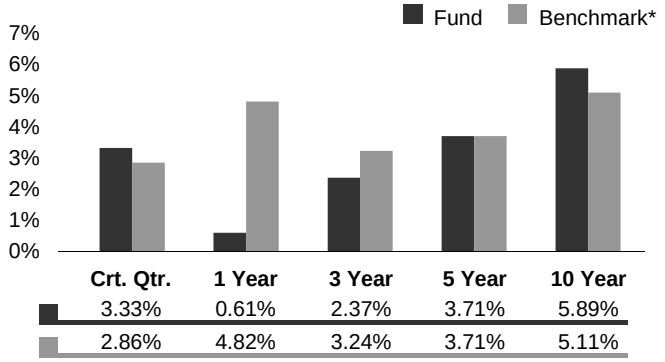
Loomis Sayles:Bond;Adm

As of: 6/30/2016 Ticker: **LBFAX**

FUND INVESTMENT OBJECTIVE

The Fund seeks high total investment return through a combination of current income and capital appreciation. The Fund seeks to attain its objective by normally investing substantially all of its assets in fixed income securities, although up to 20% of its assets may be invested in preferred stocks.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	3.33%	0.61%	2.37%	3.71%	5.89%
Benchmark*	2.86%	4.82%	3.24%	3.71%	5.11%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-633-3330. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Gen Bond Fd IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.18%*
Beta[2] (3-Yr.): 0.41%*
Standard Deviation[3] (3-Yr.): 1.71%
**Calculated against Lipper Gen Bond Fd IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$13.48**
Fund Size (as of 5/31/2016): **$207.5m**
Fund Began: **1/2/1998**
Manager: **Team Managed**

Family & Address:
Loomis Sayles & Company LP
One Financial Center
34th Floor
Boston, MA 02111-2621

FEES & EXPENSES

Fund total expense ratio (gross): 1.14%

Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Target Date 2000-2010

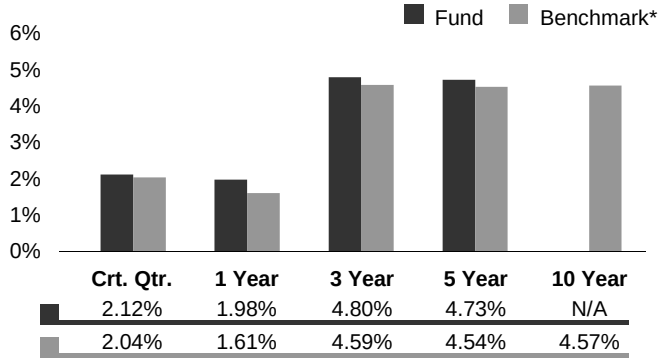
T Rowe Price Ret:2005;R

As of: 6/30/2016 Ticker: **RRTLX**

FUND INVESTMENT OBJECTIVE

The Fund seeks the highest total return over time consistent with an emphasis on capital growth and income. The Fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds. The Fund's asset allocation will change over time in relation to its target retirement date.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	2.12%	1.98%	4.80%	4.73%	N/A
Benchmark*	2.04%	1.61%	4.59%	4.54%	4.57%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-638-5660. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2010 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.02%*
Beta[2] (3-Yr.): 0.45%*
Standard Deviation[3] (3-Yr.): 1.56%
**Calculated against Lipper M-A Tgt 2010 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$12.98**
Fund Size (as of 5/31/2016): **$106.9m**
Fund Began: **5/31/2007**
Manager: **Clark/Lee**
Manager Tenure: **2007/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.08%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price New Income Fund	29.24%
T Rowe Price Equity Index 500 Fund	20.37%
T Rowe Price Limited Duration Inflation Foc Bd	17.61%
T Rowe Price High Yield Fund	4.48%
T Rowe Price Emerging Markets Bond Fund	4.48%
T Rowe Price International Bond Fund	4.35%
T Rowe Price Overseas Stock Fund	3.72%
T Rowe Price International Growth & Income Fd	3.69%
T Rowe Price International Stock Fund	3.28%
T Rowe Price Emerging Markets Stock Fund	2.30%
Top 10 Holdings (% of total)	93.52%
Annual Turnover Ratio	14%

Asset Types (as of 03/31/2016)	
Equities	38.91%
Fixed Income	58.89%
Cash	2.08%
Other	0.11%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Target Date 2000-2010

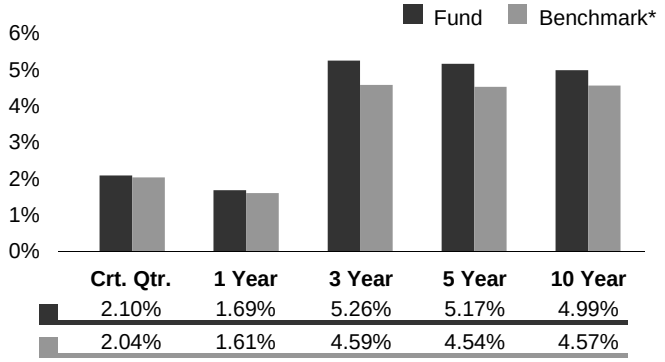
T Rowe Price Ret:2010;R

As of: 6/30/2016 Ticker: **RRTAX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	2.10%	1.69%	5.26%	5.17%	4.99%
Benchmark*	2.04%	1.61%	4.59%	4.54%	4.57%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2010 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.04%*
Beta[2] (3-Yr.): 0.51%*
Standard Deviation[3] (3-Yr.): 1.73%
**Calculated against Lipper M-A Tgt 2010 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$17.45**
Fund Size (as of 5/31/2016): **$371.6m**
Fund Began: **10/31/2003**
Manager: **Clark/Lee**
Manager Tenure: **2003/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.08%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price New Income Fund	26.84%
T Rowe Price Equity Index 500 Fund	23.50%
T Rowe Price Limited Duration Inflation Foc Bd	15.13%
T Rowe Price Overseas Stock Fund	4.28%
T Rowe Price International Growth & Income Fd	4.26%
T Rowe Price High Yield Fund	4.10%
T Rowe Price Emerging Markets Bond Fund	4.09%
T Rowe Price International Bond Fund	3.98%
T Rowe Price International Stock Fund	3.78%
T Rowe Price Emerging Markets Stock Fund	2.61%
Top 10 Holdings (% of total)	92.57%
Annual Turnover Ratio	14%

Asset Types (as of 03/31/2016)	
Equities	44.76%
Fixed Income	53.04%
Cash	2.33%
Other	-0.13%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Target Date 2011-2015

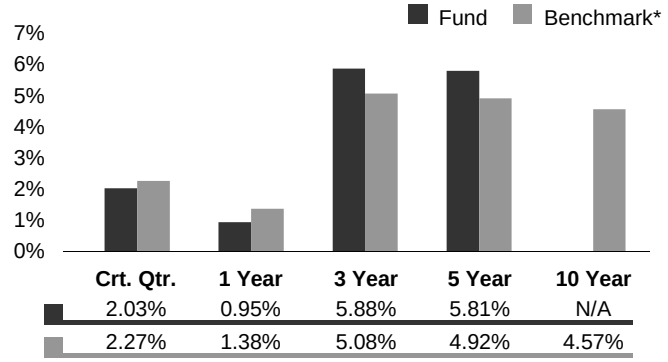
T Rowe Price Ret:2015;R

As of: 6/30/2016 Ticker: **RRTMX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	2.03%	0.95%	5.88%	5.81%	N/A
Benchmark*	2.27%	1.38%	5.08%	4.92%	4.57%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2015 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.07%*
Beta[2] (3-Yr.): 0.59%*
Standard Deviation[3] (3-Yr.): 2.0%
**Calculated against Lipper M-A Tgt 2015 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$14.06**
Fund Size (as of 5/31/2016): **$482.5m**
Fund Began: **5/31/2007**
Manager: **Clark/Lee**
Manager Tenure: **2007/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.12%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price New Income Fund	23.59%
T Rowe Price Equity Index 500 Fund	22.31%
T Rowe Price Limited Duration Inflation Foc Bd	10.96%
T Rowe Price Overseas Stock Fund	5.05%
T Rowe Price International Growth & Income Fd	5.03%
T Rowe Price International Stock Fund	4.44%
T Rowe Price Emerging Markets Bond Fund	3.66%
T Rowe Price High Yield Fund	3.66%
T Rowe Price International Bond Fund	3.56%
T Rowe Price Emerging Markets Stock Fund	3.07%
Top 10 Holdings (% of total)	85.33%
Annual Turnover Ratio	14%

Asset Types (as of 03/31/2016)	
Equities	53.19%
Fixed Income	44.52%
Cash	2.33%
Other	-0.04%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Target Date 2016-2020

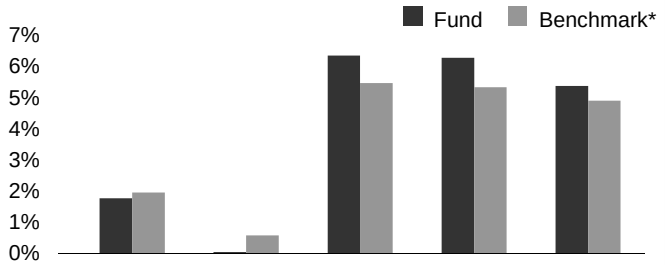
T Rowe Price Ret:2020;R

As of: 6/30/2016 Ticker: **RRTBX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.78%	0.05%	6.36%	6.29%	5.39%
Benchmark*	1.96%	0.59%	5.48%	5.34%	4.91%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2020 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.11%*
Beta[2] (3-Yr.): 0.68%*
Standard Deviation[3] (3-Yr.): 2.28%
**Calculated against Lipper M-A Tgt 2020 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$20.01**
Fund Size (as of 5/31/2016): **$1,942.1m**
Fund Began: **10/31/2003**
Manager: **Clark/Lee**
Manager Tenure: **2003/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.16%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price New Income Fund	20.24%
T Rowe Price Equity Index 500 Fund	18.36%
T Rowe Price Growth Stock Fund	7.59%
T Rowe Price Value Fund	6.98%
T Rowe Price Limited Duration Inflation Foc Bd	6.47%
T Rowe Price Overseas Stock Fund	5.94%
T Rowe Price International Growth & Income Fd	5.91%
T Rowe Price International Stock Fund	5.21%
T Rowe Price Emerging Markets Stock Fund	3.56%
T Rowe Price Emerging Markets Bond Fund	3.14%
Top 10 Holdings (% of total)	83.40%
Annual Turnover Ratio	10%

Asset Types (as of 03/31/2016)	
Equities	62.25%
Fixed Income	35.33%
Cash	2.18%
Other	0.24%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Moderate Allocation

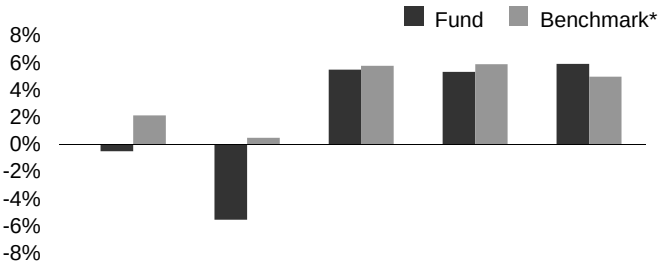
Oakmark Eqty & Inc;II

As of: 6/30/2016 Ticker: **OARBX**

FUND INVESTMENT OBJECTIVE

The Fund seeks high current income, preservation and growth of capital by investing in a diversified portfolio of equity and fixed-income securities.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	-0.48%	-5.50%	5.51%	5.33%	5.93%
Benchmark*	2.15%	0.51%	5.78%	5.90%	4.98%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-625-6275. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt All Md IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.23%*
Beta[2] (3-Yr.): 0.74%*
Standard Deviation[3] (3-Yr.): 2.52%
**Calculated against Lipper M-A Tgt All Md IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$28.49**
Fund Size (as of 5/31/2016): **$775.6m**
Fund Began: **7/13/2000**
Manager: **Team Managed**

Family & Address:
Oakmark Family of Funds
Two North LaSalle Street
Suite 500
Chicago, IL 60602-3790

FEES & EXPENSES

Fund total expense ratio (gross): 1.09%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
General Motors Co ORD	4.26%
Oracle Corp ORD	4.05%
Bank of America Corp ORD	3.80%
Nestle SA DR	3.29%
CVS Health Corp ORD	3.04%
TE Connectivity Ltd ORD	2.78%
Foot Locker Inc ORD	2.41%
Dover Corp ORD	2.40%
Philip Morris International Inc ORD	2.12%
MasterCard Inc ORD	2.05%
Top 10 Holdings (% of total)	30.20%
Annual Turnover Ratio	25%

Asset Types (as of 03/31/2016)	
Equities	63.29%
Fixed Income	33.96%
Cash	2.74%
Other	0.00%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Moderate allocations do not guarantee profit or protect against loss, and moderatefunds will not always outperform more aggressive funds in down markets.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

2014650-3631123-10861508

ASSET CLASS/CATEGORY:
Target Date 2021-2025

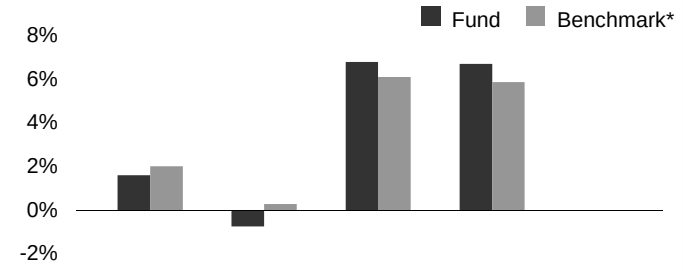
T Rowe Price Ret:2025;R

As of: 6/30/2016 Ticker: **RRTNX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.60%	-0.75%	6.80%	6.71%	N/A
Benchmark*	2.01%	0.27%	6.11%	5.87%	N/A

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2025 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.15%*
Beta[2] (3-Yr.): 0.76%*
Standard Deviation[3] (3-Yr.): 2.52%
**Calculated against Lipper M-A Tgt 2025 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$15.15**
Fund Size (as of 5/31/2016): **$1,208.9m**
Fund Began: **5/31/2007**
Manager: **Clark/Lee**
Manager Tenure: **2007/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.19%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price New Income Fund	17.09%
T Rowe Price Equity Index 500 Fund	15.05%
T Rowe Price Growth Stock Fund	11.32%
T Rowe Price Value Fund	10.72%
T Rowe Price Overseas Stock Fund	6.66%
T Rowe Price International Growth & Income Fd	6.61%
T Rowe Price International Stock Fund	5.84%
T Rowe Price Emerging Markets Stock Fund	4.02%
T Rowe Price Limited Duration Inflation Foc Bd	3.33%
T Rowe Price Real Assets Fund	2.99%
Top 10 Holdings (% of total)	83.63%
Annual Turnover Ratio	9%

Asset Types (as of 03/31/2016)	
Equities	69.84%
Fixed Income	27.65%
Cash	2.04%
Other	0.48%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Target Date 2026-2030

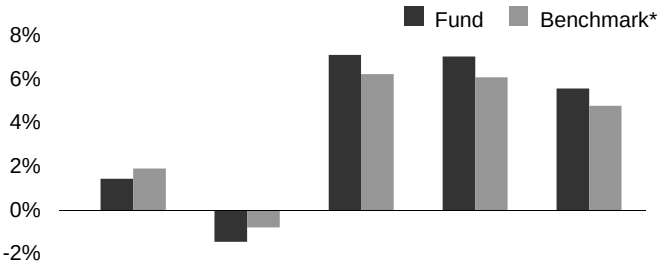
T Rowe Price Ret:2030;R

As of: 6/30/2016 Ticker: **RRTCX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.43%	-1.46%	7.12%	7.05%	5.58%
Benchmark*	1.90%	-0.80%	6.24%	6.09%	4.78%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2030 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.18%*
Beta[2] (3-Yr.): 0.82%*
Standard Deviation[3] (3-Yr.): 2.73%
**Calculated against Lipper M-A Tgt 2030 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$21.95**
Fund Size (as of 5/31/2016): **$2,196.1m**
Fund Began: **10/31/2003**
Manager: **Clark/Lee**
Manager Tenure: **2003/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.22%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price Growth Stock Fund	14.58%
T Rowe Price Value Fund	13.82%
T Rowe Price New Income Fund	13.72%
T Rowe Price Equity Index 500 Fund	12.22%
T Rowe Price Overseas Stock Fund	7.28%
T Rowe Price International Growth & Income Fd	7.24%
T Rowe Price International Stock Fund	6.40%
T Rowe Price Emerging Markets Stock Fund	4.38%
T Rowe Price Real Assets Fund	3.26%
T Rowe Price Mid-Cap Value Fund	2.86%
Top 10 Holdings (% of total)	85.76%
Annual Turnover Ratio	9%

Asset Types (as of 03/31/2016)	
Equities	76.39%
Fixed Income	21.02%
Cash	1.92%
Other	0.67%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Target Date 2031-2035

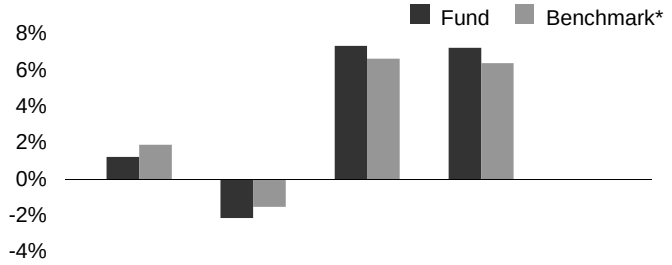
T Rowe Price Ret:2035;R

As of: 6/30/2016 Ticker: **RRTPX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.21%	-2.15%	7.32%	7.23%	N/A
Benchmark*	1.89%	-1.54%	6.62%	6.38%	N/A

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2035 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.21%*
Beta[2] (3-Yr.): 0.88%*
Standard Deviation[3] (3-Yr.): 2.91%
**Calculated against Lipper M-A Tgt 2035 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$15.82**
Fund Size (as of 5/31/2016): **$988.6m**
Fund Began: **5/31/2007**
Manager: **Clark/Lee**
Manager Tenure: **2007/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.24%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price Growth Stock Fund	17.65%
T Rowe Price Value Fund	16.72%
T Rowe Price New Income Fund	10.32%
T Rowe Price Equity Index 500 Fund	9.20%
T Rowe Price Overseas Stock Fund	7.85%
T Rowe Price International Growth & Income Fd	7.78%
T Rowe Price International Stock Fund	6.87%
T Rowe Price Emerging Markets Stock Fund	4.72%
T Rowe Price Real Assets Fund	3.49%
T Rowe Price Mid-Cap Value Fund	3.17%
Top 10 Holdings (% of total)	87.77%
Annual Turnover Ratio	8%
Asset Types (as of 03/31/2016)	
Equities	82.07%
Fixed Income	15.27%
Cash	1.77%
Other	0.89%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Target Date 2036-2040

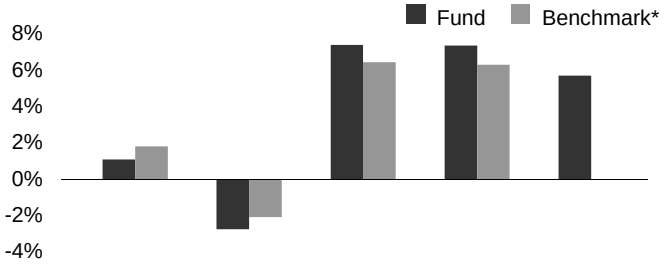
T Rowe Price Ret:2040;R

As of: 6/30/2016 Ticker: **RRTDX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.07%	-2.76%	7.38%	7.34%	5.69%
Benchmark*	1.79%	-2.10%	6.43%	6.28%	N/A

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2040 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.25%*
Beta[2] (3-Yr.): 0.91%*
Standard Deviation[3] (3-Yr.): 3.04%
**Calculated against Lipper M-A Tgt 2040 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$22.53**
Fund Size (as of 5/31/2016): **$1,564.6m**
Fund Began: **10/31/2003**
Manager: **Clark/Lee**
Manager Tenure: **2003/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.25%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price Growth Stock Fund	19.83%
T Rowe Price Value Fund	19.03%
T Rowe Price Overseas Stock Fund	8.26%
T Rowe Price International Growth & Income Fd	8.22%
T Rowe Price Equity Index 500 Fund	7.35%
T Rowe Price International Stock Fund	7.27%
T Rowe Price New Income Fund	6.96%
T Rowe Price Emerging Markets Stock Fund	5.00%
T Rowe Price Real Assets Fund	3.62%
T Rowe Price Mid-Cap Value Fund	3.36%
Top 10 Holdings (% of total)	88.90%
Annual Turnover Ratio	8%
Asset Types (as of 03/31/2016)	
Equities	86.78%
Fixed Income	10.53%
Cash	1.69%
Other	1.01%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Target Date 2041-2045

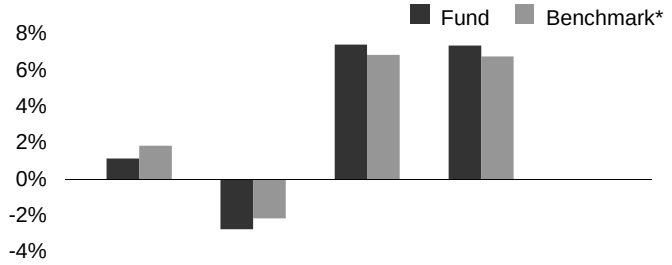
T Rowe Price Ret:2045;R

As of: 6/30/2016 Ticker: **RRTRX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.13%	-2.77%	7.40%	7.35%	N/A
Benchmark*	1.84%	-2.16%	6.83%	6.75%	N/A

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2045 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.25%*
Beta[2] (3-Yr.): 0.92%*
Standard Deviation[3] (3-Yr.): 3.04%
**Calculated against Lipper M-A Tgt 2045 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$15.11**
Fund Size (as of 5/31/2016): **$644.3m**
Fund Began: **5/31/2007**
Manager: **Clark/Lee**
Manager Tenure: **2007/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.25%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price Growth Stock Fund	20.03%
T Rowe Price Value Fund	19.30%
T Rowe Price Overseas Stock Fund	8.29%
T Rowe Price International Growth & Income Fd	8.26%
T Rowe Price International Stock Fund	7.31%
T Rowe Price Equity Index 500 Fund	7.17%
T Rowe Price New Income Fund	6.47%
T Rowe Price Emerging Markets Stock Fund	5.06%
T Rowe Price Real Assets Fund	3.67%
T Rowe Price Mid-Cap Value Fund	3.38%
Top 10 Holdings (% of total)	88.94%
Annual Turnover Ratio	8%
Asset Types (as of 03/31/2016)	
Equities	87.40%
Fixed Income	9.90%
Cash	1.68%
Other	1.02%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Target Date 2051 +

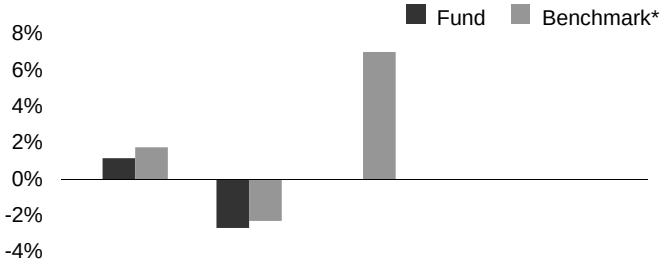
T Rowe Price Ret:2060;R

As of: 6/30/2016 Ticker: **TRRZX**

FUND INVESTMENT OBJECTIVE

The Fund seeks the highest total return over time consistent with an emphasis on both capital growth and income. The Fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Allocation changes over time in relation to its target retirement date.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.14%	-2.69%	N/A	N/A	N/A
Benchmark*	1.74%	-2.30%	6.99%	N/A	N/A

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2055+ IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): N/A*
Beta[2] (3-Yr.): N/A*
Standard Deviation[3] (3-Yr.): N/A
**Calculated against Lipper M-A Tgt 2055+ IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$9.74**
Fund Size (as of 5/31/2016): **$8.1m**
Fund Began: **6/23/2014**
Manager: **Clark/Lee**
Manager Tenure: **2014/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.25%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price Growth Stock Fund	20.03%
T Rowe Price Value Fund	19.12%
T Rowe Price Overseas Stock Fund	8.31%
T Rowe Price International Growth & Income Fd	8.27%
T Rowe Price International Stock Fund	7.31%
T Rowe Price Equity Index 500 Fund	7.18%
T Rowe Price New Income Fund	6.71%
T Rowe Price Emerging Markets Stock Fund	5.09%
T Rowe Price Real Assets Fund	3.66%
T Rowe Price Mid-Cap Value Fund	3.34%
Top 10 Holdings (% of total)	89.02%
Annual Turnover Ratio	24%
Asset Types (as of 03/31/2016)	
Equities	87.17%
Fixed Income	10.14%
Cash	1.68%
Other	1.02%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Target Date 2051 +

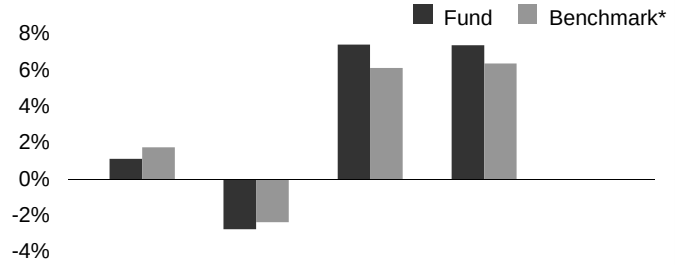
T Rowe Price Ret:2050;R

As of: 6/30/2016 Ticker: **RRTFX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.11%	-2.76%	7.40%	7.37%	N/A
Benchmark*	1.74%	-2.37%	6.12%	6.36%	N/A

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2050 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.24%*
Beta[2] (3-Yr.): 0.91%*
Standard Deviation[3] (3-Yr.): 3.03%
**Calculated against Lipper M-A Tgt 2050 IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$12.69**
Fund Size (as of 5/31/2016): **$714.3m**
Fund Began: **12/29/2006**
Manager: **Clark/Lee**
Manager Tenure: **2006/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.25%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price Growth Stock Fund	20.04%
T Rowe Price Value Fund	19.33%
T Rowe Price Overseas Stock Fund	8.29%
T Rowe Price International Growth & Income Fd	8.25%
T Rowe Price International Stock Fund	7.32%
T Rowe Price Equity Index 500 Fund	7.21%
T Rowe Price New Income Fund	6.48%
T Rowe Price Emerging Markets Stock Fund	5.06%
T Rowe Price Real Assets Fund	3.69%
T Rowe Price Mid-Cap Value Fund	3.37%
Top 10 Holdings (% of total)	89.04%
Annual Turnover Ratio	7%

Asset Types (as of 03/31/2016)	
Equities	87.40%
Fixed Income	9.91%
Cash	1.68%
Other	1.01%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Target Date 2051 +

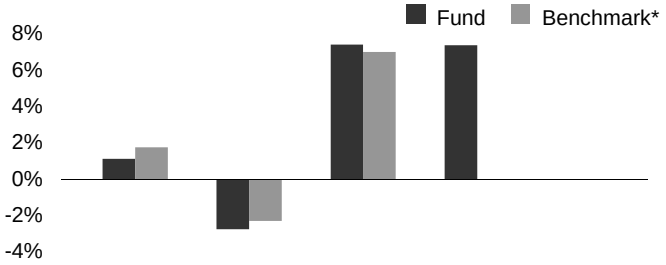
T Rowe Price Ret:2055;R

As of: 6/30/2016 Ticker: **RRTVX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.11%	-2.77%	7.39%	7.37%	N/A
Benchmark*	1.74%	-2.30%	6.99%	N/A	N/A

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-5132. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2055+ IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.24%*
Beta[2] (3-Yr.): 0.91%*
Standard Deviation[3] (3-Yr.): 3.04%
**Calculated against Lipper M-A Tgt 2055+ IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$12.73**
Fund Size (as of 5/31/2016): **$222.9m**
Fund Began: **5/31/2007**
Manager: **Clark/Lee**
Manager Tenure: **2007/2015**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 1.25%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
T Rowe Price Growth Stock Fund	20.09%
T Rowe Price Value Fund	19.20%
T Rowe Price Overseas Stock Fund	8.30%
T Rowe Price International Growth & Income Fd	8.25%
T Rowe Price International Stock Fund	7.31%
T Rowe Price Equity Index 500 Fund	7.25%
T Rowe Price New Income Fund	6.62%
T Rowe Price Emerging Markets Stock Fund	5.04%
T Rowe Price Real Assets Fund	3.66%
T Rowe Price Mid-Cap Value Fund	3.35%
Top 10 Holdings (% of total)	89.07%
Annual Turnover Ratio	8%

Asset Types (as of 03/31/2016)	
Equities	87.26%
Fixed Income	10.05%
Cash	1.68%
Other	1.01%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

2014650-3631123-10861508

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Large Value

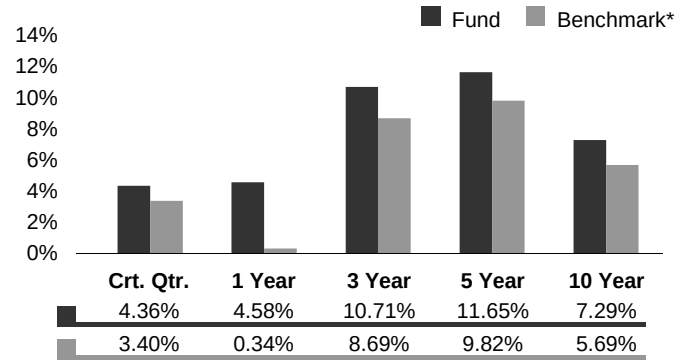
MFS Value;A

As of: 6/30/2016 Ticker: **MEIAX**

FUND INVESTMENT OBJECTIVE

The Fund seeks capital appreciation and reasonable income. The Fund invests, under normal market conditions, at least 65% of its net assets in equity securities of companies which the adviser believes are undervalued in the market relative to their long term potential.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	4.36%	4.58%	10.71%	11.65%	7.29%
Benchmark*	3.40%	0.34%	8.69%	9.82%	5.69%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-2606. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Lg-Cap Value IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.08%*
Beta[2] (3-Yr.): 1.01%*
Standard Deviation[3] (3-Yr.): 3.28%
**Calculated against Lipper Lg-Cap Value IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$34.69**
Fund Size (as of 5/31/2016): **$9,033.2m**
Fund Began: **1/2/1996**
Manager: **Chitkara/Gorham**
Manager Tenure: **2006/2002**

Family & Address:
MFS Investment Management
111 Huntington Avenue
Boston, MA 02199

FEES & EXPENSES

Fund total expense ratio (gross): 0.90%

PORTFOLIO COMPOSITION

Top Holdings (as of 05/31/2016)	
JPMorgan Chase & Co ORD	4.39%
Johnson & Johnson ORD	3.57%
Philip Morris International Inc ORD	3.36%
Wells Fargo & Co ORD	2.97%
Accenture PLC ORD	2.80%
Pfizer Inc ORD	2.43%
Medtronic PLC ORD	2.17%
Honeywell International Inc ORD	2.08%
PPG Industries Inc ORD	2.06%
Travelers Companies Inc ORD	2.03%
Top 10 Holdings (% of total)	27.86%
Annual Turnover Ratio	12%

Asset Types (as of 05/31/2016)	
Equities	98.94%
Fixed Income	1.00%
Cash	0.06%
Other	0.00%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Large Blend

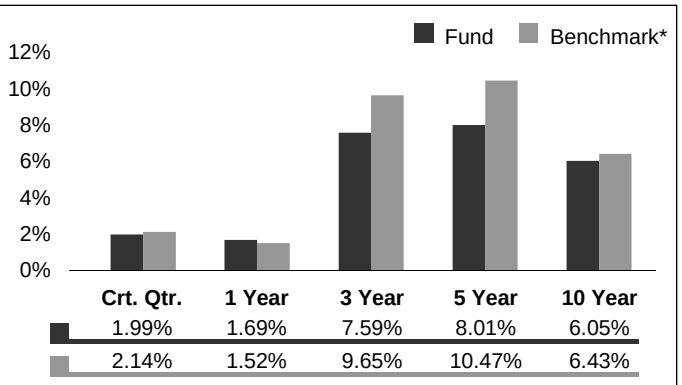
Dreyfus Appreciation;Inv

As of: 6/30/2016 Ticker: **DGAGX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide long term capital growth consistent with the preservation of capital. The Fund invests primarily in the common stocks of domestic and foreign issuers. Current income is a secondary goal.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.99%	1.69%	7.59%	8.01%	6.05%
Benchmark*	2.14%	1.52%	9.65%	10.47%	6.43%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-645-6561. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Lg-Cap Core IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.32%*
Beta[2] (3-Yr.): 1.01%*
Standard Deviation[3] (3-Yr.): 3.31%
**Calculated against Lipper Lg-Cap Core IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$37.75**
Fund Size (as of 5/31/2016): **$2,370.0m**
Fund Began: **1/18/1984**
Manager: **Team Managed**

Family & Address:
Dreyfus Corporation
200 Park Avenue
New York, NY 10166

FEES & EXPENSES

Fund total expense ratio (gross): 0.92%

PORTFOLIO COMPOSITION

Top Holdings (as of 05/31/2016)	
Philip Morris International Inc ORD	6.87%
Apple Inc ORD	4.95%
Exxon Mobil Corp ORD	3.94%
Coca-Cola Co ORD	3.68%
Altria Group Inc ORD	3.54%
Facebook Inc ORD	3.36%
Chevron Corp ORD	2.97%
Chubb Ltd ORD	2.90%
Texas Instruments Inc ORD	2.71%
Novo Nordisk A/S DR	2.68%
Top 10 Holdings (% of total)	37.60%
Annual Turnover Ratio	6%

Asset Types (as of 05/31/2016)	
Equities	99.03%
Fixed Income	0.00%
Cash	0.25%
Other	0.72%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Large Blend

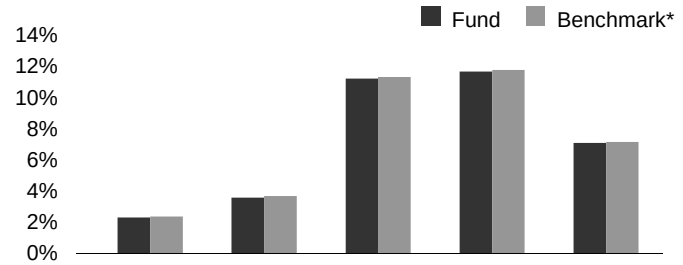
Nuveen Eqty Index;I

As of: 6/30/2016 Ticker: **FEIIX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide investment results that correspond to the performance of the Standard & Poor's 500 Composite Index.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	2.32%	3.59%	11.24%	11.69%	7.11%
Benchmark*	2.38%	3.70%	11.34%	11.80%	7.18%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-257-8787. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper S&P 500 Fund IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.03%*
Beta[2] (3-Yr.): 1.0%*
Standard Deviation[3] (3-Yr.): 3.2%
**Calculated against Lipper S&P 500 Fund IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$26.96**
Fund Size (as of 5/31/2016): **$436.7m**
Fund Began: **2/4/1994**
Manager: **Friar/Lindh**
Manager Tenure: **2000/2014**

Family & Address:
Nuveen Fund Advisors LLC
333 West Wacker Drive
Chicago, IL 60606

FEES & EXPENSES

Fund total expense ratio (gross): 0.46%

PORTFOLIO COMPOSITION

Top Holdings (as of 05/31/2016)	
First American Treasury Obligations Fund;Z	4.41%
Apple Inc ORD	2.89%
Microsoft Corp ORD	2.19%
Exxon Mobil Corp ORD	1.93%
Johnson & Johnson ORD	1.62%
General Electric Co ORD	1.47%
Amazon.com Inc ORD	1.46%
Facebook Inc ORD	1.42%
Berkshire Hathaway Inc ORD	1.37%
AT&T Inc ORD	1.26%
Top 10 Holdings (% of total)	20.02%
Annual Turnover Ratio	2%

Asset Types (as of 05/31/2016)	
Equities	94.99%
Fixed Income	2.76%
Cash	2.26%
Other	0.00%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Large Growth

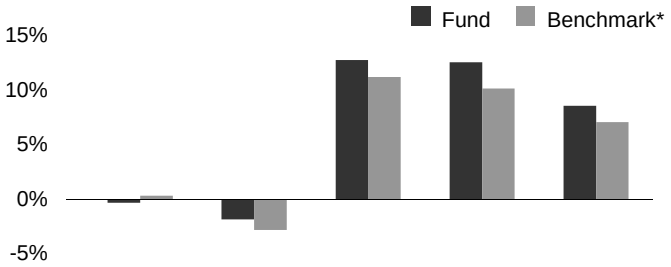
T Rowe Price BC Gro;Adv

As of: 6/30/2016 Ticker: **PABGX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide long-term capital growth with income as a secondary objective. The Fund invests at least 80% of its net assets in the common stocks of large and medium-sized blue chip growth companies, focusing on companies with leading market positions, seasoned management and strong financial fundamentals.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	-0.32%	-1.86%	12.76%	12.55%	8.57%
Benchmark*	0.33%	-2.83%	11.22%	10.15%	7.06%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-638-5660. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Lg-Cap Growth IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): 0.0%*
Beta[2] (3-Yr.): 1.1%*
Standard Deviation[3] (3-Yr.): 3.95%
**Calculated against Lipper Lg-Cap Growth IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$67.41**
Fund Size (as of 5/31/2016): **$2,811.2m**
Fund Began: **3/31/2000**
Manager: **Larry J. Puglia**
Manager Tenure: **2000**

Family & Address:
T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202

FEES & EXPENSES

Fund total expense ratio (gross): 0.99%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
Amazon.com Inc ORD	6.91%
Alphabet Inc ORD 1	4.44%
Facebook Inc ORD	4.39%
Priceline Group Inc ORD	3.62%
Microsoft Corp ORD	3.14%
Danaher Corp ORD	3.11%
Visa Inc ORD	2.88%
Alphabet Inc ORD 2	2.62%
MasterCard Inc ORD	2.60%
Allergan plc ORD	2.20%
Top 10 Holdings (% of total)	35.91%
Annual Turnover Ratio	33%

Asset Types (as of 03/31/2016)	
Equities	100.01%
Fixed Income	0.00%
Cash	0.25%
Other	-0.26%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

2014650-3631123-10861508

ASSET CLASS/CATEGORY:
Mid-Cap Value

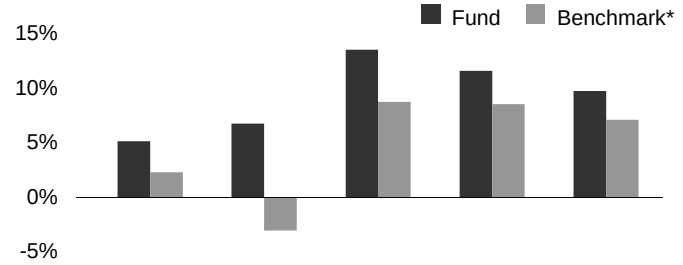
Victory:Estab Val;A

As of: 6/30/2016 Ticker: **VETAX**

FUND INVESTMENT OBJECTIVE

The Fund seeks long-term capital growth. The Fund pursues its investment objective by investing primarily in equity securities of companies with market capitalizations, at the time of purchase, within the range of companies comprising the Russell MidCap Value Index.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	5.13%	6.75%	13.54%	11.59%	9.73%
Benchmark*	2.28%	-3.07%	8.75%	8.54%	7.11%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-539-3863. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Mid-Cap Core IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): 0.17%*
Beta[2] (3-Yr.): 0.97%*
Standard Deviation[3] (3-Yr.): 3.39%
**Calculated against Lipper Mid-Cap Core IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$33.26**
Fund Size (as of 5/31/2016): **$1,411.2m**
Fund Began: **5/5/2000**
Manager: **Connors/Graff/Miller**
Manager Tenure: **2002/2007/2000**

Family & Address:
Victory Capital Management Inc
4900 Tiedeman Road
4th Floor
Brooklyn, OH 44144

FEES & EXPENSES

Fund total expense ratio (gross): 0.99%

PORTFOLIO COMPOSITION

Top Holdings (as of 04/30/2016)

Federated Treasury Obligations Fund; Institutional	6.46%
SunTrust Banks Inc ORD	2.14%
Xylem Inc ORD	2.13%
Alleghany Corp ORD	2.12%
Parker-Hannifin Corp ORD	2.10%
CBS Corp ORD	2.10%
Aflac Inc ORD	2.09%
Citizens Financial Group Inc ORD	2.00%
Aptargroup Inc ORD	1.98%
Jacobs Engineering Group Inc ORD	1.87%
Top 10 Holdings (% of total)	24.99%
Annual Turnover Ratio	58%

Asset Types (as of 04/30/2016)

Equities	94.85%
Fixed Income	3.41%
Cash	1.72%
Other	0.01%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Mid-Cap Growth

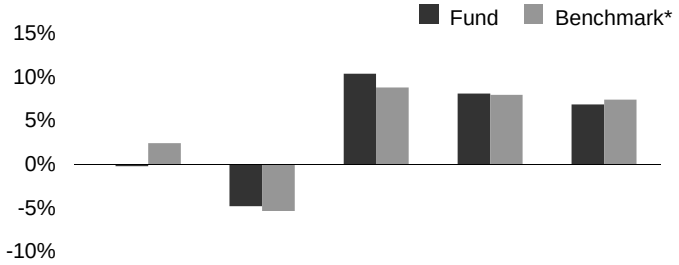
Touchstone:Mid Cp Gr;A

As of: 6/30/2016 Ticker: **TEGAX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to increase the value of Fund shares as a primary goal and to earn income as a secondary goal. Under normal circumstances, the Fund will invest at least 80% of its assets in common stocks of mid cap U.S. companies.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	-0.21%	-4.78%	10.42%	8.14%	6.90%
Benchmark*	2.45%	-5.33%	8.81%	8.00%	7.43%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-543-0407. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Mid-Cap Growth IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.18%*
Beta[2] (3-Yr.): 1.09%*
Standard Deviation[3] (3-Yr.): 3.77%
**Calculated against Lipper Mid-Cap Growth IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$23.23**
Fund Size (as of 5/31/2016): **$224.5m**
Fund Began: **10/3/1994**
Manager: **William A. Muggia**
Manager Tenure: **1994**

Family & Address:
Touchstone Advisors Inc
303 Broadway
Suite 1100
Cincinnati, OH 45202

FEES & EXPENSES

Fund total expense ratio (gross): 1.33%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)

Dreyfus Cash Management;Institutional	3.29%
United Continental Holdings Inc ORD	2.90%
Constellation Brands Inc ORD	2.76%
Six Flags Entertainment Corp ORD	2.47%
Jarden Corp ORD	2.45%
ICON PLC ORD	2.25%
Nielsen Holdings PLC ORD	2.11%
Teleflex Inc ORD	2.09%
Jazz Pharmaceuticals PLC ORD	2.06%
Charter Communications Inc ORD	2.05%
Top 10 Holdings (% of total)	24.43%
Annual Turnover Ratio	92%

Asset Types (as of 03/31/2016)

Equities	96.77%
Fixed Income	2.70%
Cash	0.54%
Other	0.00%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Small Value

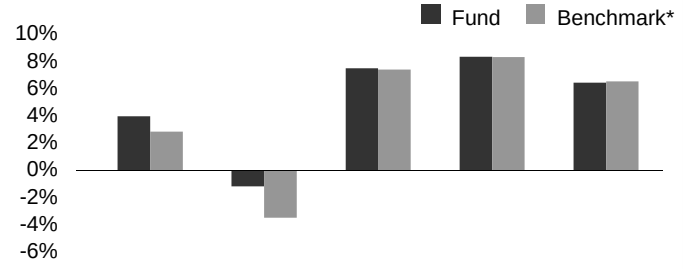
Delaware SmCp Val;A

As of: 6/30/2016 Ticker: **DEVLX**

FUND INVESTMENT OBJECTIVE

The Fund seeks capital appreciation. The Fund strives to identify small companies believed to offer above-average opportunities for long-term price appreciation because their current stock price does not appreciate accurately to reflect the companies' underlying value or future earning potential.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	3.93%	-1.20%	7.46%	8.31%	6.40%
Benchmark*	2.82%	-3.52%	7.37%	8.27%	6.49%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-523-1918. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Sm-Cap Core IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.42%*
Beta[2] (3-Yr.): 1.11%*
Standard Deviation[3] (3-Yr.): 4.06%
**Calculated against Lipper Sm-Cap Core IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$49.35**
Fund Size (as of 5/31/2016): **$772.8m**
Fund Began: **6/24/1987**
Manager: **Team Managed**

Family & Address:
Delaware Management Company
One Commerce Square
2005 Market Street
Philadelphia, PA 19103-7094

FEES & EXPENSES

Fund total expense ratio (gross): 1.21%

PORTFOLIO COMPOSITION

Top Holdings (as of 05/31/2016)	
East West Bancorp Inc ORD	2.90%
Berry Plastics Group Inc ORD	2.03%
Webster Financial Corp ORD	1.98%
Selective Insurance Group Inc ORD	1.85%
MasTec Inc ORD	1.69%
Synopsys Inc ORD	1.65%
Bank of Hawaii Corp ORD	1.63%
HB Fuller Co ORD	1.49%
Olin Corp ORD	1.48%
Southwest Gas Corp ORD	1.45%
Top 10 Holdings (% of total)	18.15%
Annual Turnover Ratio	20%

Asset Types (as of 05/31/2016)	
Equities	97.97%
Fixed Income	0.00%
Cash	2.03%
Other	0.00%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Small Blend

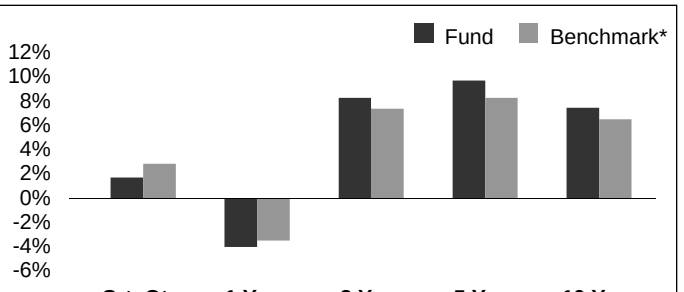
DFA US Small Cap;I

As of: 6/30/2016 Ticker: **DFSTX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to invest in a broad and diverse group of small U.S. companies having readily marketable securities.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.69%	-4.05%	8.27%	9.70%	7.44%
Benchmark*	2.82%	-3.52%	7.37%	8.27%	6.49%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-366-7266. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Sm-Cap Core IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.32%*
Beta[2] (3-Yr.): 1.08%*
Standard Deviation[3] (3-Yr.): 4.09%
**Calculated against Lipper Sm-Cap Core IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$29.21**
Fund Size (as of 5/31/2016): **$12,127.5m**
Fund Began: **3/19/1992**
Manager: **Team Managed**

Family & Address:
Dimensional Fund Advisors LP
6300 Bee Cave Road
Building One
Austin, TX 78746

FEES & EXPENSES

Fund total expense ratio (gross): 0.37%

PORTFOLIO COMPOSITION

Top Holdings (as of 01/31/2016)	
State Street Institutional Liquid Reserves Fd;Prem	2.06%
Piedmont Natural Gas Company Inc ORD	0.37%
StanCorp Financial Group Inc ORD	0.35%
Euronet Worldwide Inc ORD	0.33%
Marketaxess Holdings Inc ORD	0.32%
Health Net Inc ORD	0.31%
Integrated Device Technology Inc ORD	0.30%
Manhattan Associates Inc ORD	0.30%
Pool Corp ORD	0.30%
Heartland Payment Systems Inc ORD	0.29%
Top 10 Holdings (% of total)	4.93%
Annual Turnover Ratio	11%

Asset Types (as of 01/31/2016)	
Equities	98.15%
Fixed Income	0.27%
Cash	1.73%
Other	-0.15%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

2014650-3631123-10861508

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Small Growth

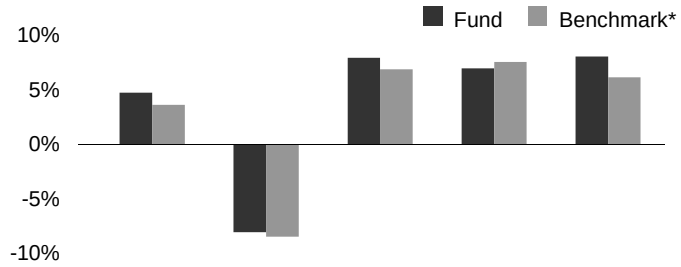
Eagle:Sm Cap Growth;A

As of: 6/30/2016 Ticker: **HRSCX**

FUND INVESTMENT OBJECTIVE

The Fund seeks long-term capital appreciation by investing at least 65% of its total assets in equity securities of small capitalization companies that have a total market capitalization of less than $2 billion.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	4.77%	-8.02%	7.98%	7.00%	8.10%
Benchmark*	3.66%	-8.45%	6.90%	7.58%	6.17%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-421-4184. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Sm-Cap Growth IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.39%*
Beta[2] (3-Yr.): 1.12%*
Standard Deviation[3] (3-Yr.): 4.45%
**Calculated against Lipper Sm-Cap Growth IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$49.59**
Fund Size (as of 5/31/2016): **$653.2m**
Fund Began: **5/7/1993**
Manager: **Boksen/Mintz/Sassouni**
Manager Tenure: **1995/2008/2015**

Family & Address:
Eagle Asset Management Inc
880 Carrillon Parkway
St. Petersburgh, FL 33716

FEES & EXPENSES

Fund total expense ratio (gross): 1.10%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
Genesco Inc ORD	3.16%
Waste Connections Inc ORD	3.15%
Coherent Inc ORD	2.27%
Centene Corp ORD	2.19%
Universal Electronics Inc ORD	2.19%
Ultimate Software Group Inc ORD	2.03%
JetBlue Airways Corp ORD	1.99%
Cavium Inc ORD	1.66%
Acuity Brands Inc ORD	1.63%
Proofpoint Inc ORD	1.63%
Top 10 Holdings (% of total)	21.90%
Annual Turnover Ratio	45%

Asset Types (as of 04/30/2016)	
Equities	99.18%
Fixed Income	0.25%
Cash	0.58%
Other	-0.01%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Foreign Large Blend

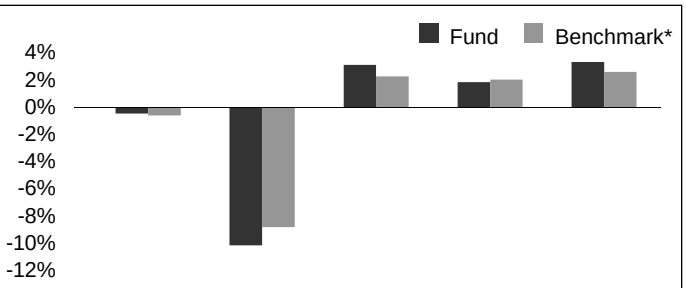
American Funds EuPc;R-3

As of: 6/30/2016 Ticker: **RERCX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide long-term growth of capital by investing in companies based outside the United States. The Fund Invests in companies based chiefly in Europe and the Pacific Basin, ranging from small firms to large corporations.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	-0.46%	-10.15%	3.10%	1.84%	3.31%
Benchmark*	-0.61%	-8.81%	2.25%	2.02%	2.59%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-421-4225. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Intl Lg-Cp Gr IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.59%*
Beta[2] (3-Yr.): 0.92%*
Standard Deviation[3] (3-Yr.): 3.35%
**Calculated against Lipper Intl Lg-Cp Gr IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$43.20**
Fund Size (as of 5/31/2016): **$4,923.7m**
Fund Began: **5/21/2002**
Manager: **Team Managed**

Family & Address:
American Funds
333 South Hope Street
52nd Floor
Los Angeles, CA 90071-1406

FEES & EXPENSES

Fund total expense ratio (gross): 1.14%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
Novo Nordisk A/S ORD	4.54%
Novartis AG ORD	2.06%
Prudential PLC ORD	1.73%
Baidu Inc DR	1.68%
Associated British Foods PLC ORD	1.67%
AIA Group Ltd ORD	1.66%
HDFC Bank Ltd ORD	1.61%
Alibaba Group Holding Ltd DR	1.60%
Taiwan Semiconductor Manufacturing Co Ltd ORD	1.55%
British American Tobacco PLC ORD	1.48%
Top 10 Holdings (% of total)	19.58%
Annual Turnover Ratio	30%

Asset Types (as of 03/31/2016)	
Equities	86.14%
Fixed Income	13.01%
Cash	0.63%
Other	0.22%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Foreign investments involve greater risk, including political risk, currency fluctuation, weak legal protections, lack of information, and low liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

ASSET CLASS/CATEGORY:
Diversified Emerging Mkts

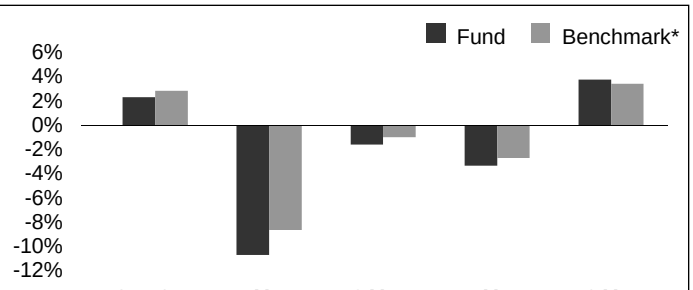
Schroder:Em Mkt Eq;Adv

As of: 6/30/2016 Ticker: **SEMVX**

FUND INVESTMENT OBJECTIVE

The Fund seeks capital appreciation. The Fund normally invests at least 80% of its net assets in equity securities of companies the Fund's sub-adviser considers to be "emerging market" issuers. The Fund may invest the remainder of its assets in securities of issuers located anywhere in the world.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	2.31%	-10.70%	-1.59%	-3.33%	3.77%
Benchmark*	2.85%	-8.65%	-0.99%	-2.70%	3.42%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-464-3108. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Emerg Mkt Fd IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -1.01%*
Beta[2] (3-Yr.): 0.96%*
Standard Deviation[3] (3-Yr.): 4.36%
**Calculated against Lipper Emerg Mkt Fd IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$11.50**
Fund Size (as of 5/31/2016): **$36.9m**
Fund Began: **3/31/2006**
Manager: **Team Managed**

Family & Address:
Schroder Invst Mgmt North America Inc
875 Third Avenue
22nd Floor
New York, NY 10022-6225

FEES & EXPENSES

Fund total expense ratio (gross): 1.60%

PORTFOLIO COMPOSITION

Top Holdings (as of 09/30/2015)	
Tencent Holdings Ltd ORD	5.34%
Samsung Electronics Co Ltd ORD	4.66%
China Construction Bank Corp ORD	3.83%
Taiwan Semiconductor Manufacturing Co Ltd ORD	3.78%
China Mobile Ltd ORD	3.23%
China Petroleum & Chemical Corp ORD	2.44%
AIA Group Ltd ORD	2.41%
Hon Hai Precision Industry Co Ltd ORD	2.18%
Hyundai Motor Co ORD	2.07%
HDFC Bank Ltd ORD	1.98%
Top 10 Holdings (% of total)	31.92%
Annual Turnover Ratio	55%

Asset Types (as of 09/30/2015)	
Equities	98.53%
Fixed Income	0.00%
Cash	1.47%
Other	0.00%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Investing in emerging markets can add risks, which may include high inflation, unstable currency values, political upheaval, little to no legal protection, and unstable economies. Transaction costs are often higher, and there may be delays in settlement.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Real Estate

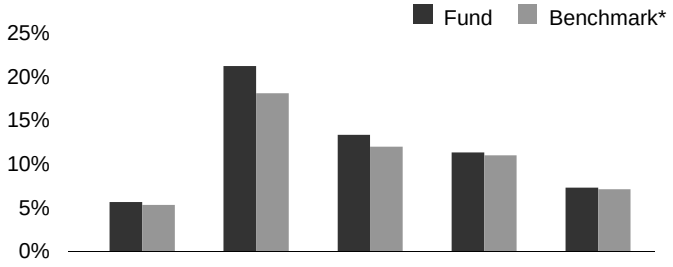
Cohen&Steers Realty Shs

As of: 6/30/2016 Ticker: **CSRSX**

FUND INVESTMENT OBJECTIVE

The Fund seeks maximum total return through both income and capital appreciation by investing in publicly traded real estate securities, consisting primarily of equity real estate investment trusts.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	5.69%	21.29%	13.39%	11.38%	7.33%
Benchmark*	5.36%	18.18%	12.03%	11.06%	7.17%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-437-9912. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper Real Estate Fd IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): 0.49%*
Beta[2] (3-Yr.): 0.61%*
Standard Deviation[3] (3-Yr.): 4.3%
**Calculated against Lipper Real Estate Fd IX*

GENERAL INFORMATION

Share Price (06/30/2016): **$74.75**
Fund Size (as of 5/31/2016): **$5,701.5m**
Fund Began: **7/2/1991**
Manager: **Cheigh/Bohjalian/Yablon**
Manager Tenure: **2007/2012/2013**

Family & Address:
Cohen & Steers Capital Management Inc
280 Park Avenue
10th Floor
New York, NY 10017-1216

FEES & EXPENSES

Fund total expense ratio (gross): 0.96%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2016)	
Simon Property Group Inc ORD	11.28%
UDR Inc	6.28%
Equinix Inc ORD	5.47%
Public Storage ORD	4.91%
Vornado Realty Trust ORD	3.81%
HCP Inc ORD	3.68%
Essex Property Trust Inc	3.61%
Apartment Investment and Management Co	3.56%
CubeSmart	3.41%
DDR Corp	3.09%
Top 10 Holdings (% of total)	49.10%
Annual Turnover Ratio	58%

Asset Types (as of 03/31/2016)	
Equities	99.63%
Fixed Income	0.08%
Cash	-0.27%
Other	0.55%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Sector funds may be more volatile than funds that diversify across sectors or industries.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MSI Financial Services (an affiliate of Mass Mutual) regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI Financial Services (an affiliate of Mass Mutual) on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

Securities distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIDC and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company, Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Investment Management, LLC and are used by permission.

LIPPER

2014650-3631123-10861508

NOTES

Investment Options: Fund Performance

Average Annual Total Returns for the Period Ending 9/30/2015.

FUND NAME	TICKER SYMBOL	MORNINGSTAR CATEGORY*	INCEPTION DATE	YTD	1 YEAR	5 YEARS	10 YEARS/ SINCE INCEPTION	EXPENSE RATIO
PIMCO Real Return R	PRRRX	Inflation-Protected Bond	Dec-02	-2.42%	-3.28%	1.50%	3.49%	1.12%
Loomis Sayles Bond Admin	LBFAX	Multisector Bond	Jan-98	-6.40%	-6.89%	4.34%	5.74%	1.17%
Oakmark Equity & Income II	OARBX	Moderate Allocation	Jul-00	-6.27%	-2.84%	7.70%	6.16%	1.05%
T. Rowe Price Retirement 2005 R	RRTLX	Target Date 2000-2010	May-07	-2.77%	-2.12%	5.28%	4.67%	1.08%
T. Rowe Price Retirement 2010 R	RRTAX	Target Date 2000-2010	Oct-03	-3.08%	-2.29%	5.93%	4.82%	1.08%
T. Rowe Price Retirement 2015 R	RRTMX	Target Date 2011-2015	May-07	-3.42%	-2.38%	6.83%	5.15%	1.12%
T. Rowe Price Retirement 2020 R	RRTBX	Target Date 2016-2020	Oct-03	-3.82%	-2.54%	7.57%	5.32%	1.16%
T. Rowe Price Retirement 2025 R	RRTNX	Target Date 2021-2025	May-07	-4.06%	-2.61%	8.18%	5.49%	1.19%
T. Rowe Price Retirement 2030 R	RRTCX	Target Date 2026-2030	Oct-03	-4.41%	-2.81%	8.71%	5.64%	1.22%
T. Rowe Price Retirement 2035 R	RRTPX	Target Date 2031-2035	May-07	-4.62%	-2.97%	9.06%	5.69%	1.24%
T. Rowe Price Retirement 2040 R	RRTDX	Target Date 2036-2040	Oct-03	-4.87%	-3.09%	9.23%	5.77%	1.25%
T. Rowe Price Retirement 2045 R	RRTRX	Target Date 2041-2045	May-07	-4.88%	-3.10%	9.24%	5.79%	1.25%
T. Rowe Price Retirement 2050 R	RRTFX	Target Date 2046-2050	Dec-06	-4.84%	-3.14%	9.22%	4.49%	1.25%
T. Rowe Price Retirement 2055 R	RRTVX	Target Date 2051+	May-07	-4.85%	-3.14%	9.24%	3.59%	1.25%
T. Rowe Price Retirement 2060 R	TRRZX	Target Date 2051+	Jun-14	-4.78%	-3.03%	N/A	-3.86%	1.25%
JP Morgan Core Bond Select	WOBDX	Intermediate-Term Bond	Jun-91	1.59%	3.17%	3.26%	4.94%	0.73%
MFS Value A	MEIAX	Large Value	Jan-96	-5.99%	-0.58%	12.23%	6.83%	0.90%
Nuveen Equity Index I	FEIIX	Large Blend- Index	Feb-94	-5.49%	-0.93%	12.93%	6.51%	0.48%
Dreyfus Appreciation Investor	DGAGX	Large Blend	Jan-84	-7.54%	-5.63%	9.56%	5.36%	0.93%
T. Rowe Price Blue Chip Growth Adv	PABGX	Large Growth	Mar-00	0.96%	5.19%	15.74%	8.52%	0.98%
Victory Established Value A	VETAX	Mid-Cap Value	May-00	-1.22%	6.37%	13.39%	9.29%	1.04%
Touchstone Mid Cap Growth A	TEGAX	Mid-Cap Growth	Oct-94	-6.00%	1.29%	11.38%	7.28%	1.33%
Delaware Small Cap Value A	DEVLX	Small Value	Jun-87	-8.23%	-4.28%	10.35%	6.42%	1.22%
Eagle Small Cap Growth A	HRSCX	Small Growth	May-93	-4.99%	2.14%	12.31%	8.24%	1.10%
DFA US Small Cap I	DFSTX	Small Blend	Mar-92	-5.84%	2.41%	13.44%	7.68%	.37%
American Funds EuroPacific Gr R3	RERCX	Foreign Large Growth	May-02	-3.81%	-5.53%	3.88%	4.70%	1.13%
Cohen & Steers Realty Shares	CSRSX	Real Estate	Jul-91	-2.64%	11.65%	11.69%	7.31%	0.97%
Schroder Emerging Market Equity Adv	SEMVX	Diversified Emerging Mkts	Mar-06	-13.32%	-17.32%	-2.77	2.88%	1.65%

For additional information and current interest rates, please see the Strategic Value Annuity (SVA) or the Registered Fixed Account of the Gold Track Select variable annuity rate flyers.

Withdrawal charges of up to 5% may also apply on a withdrawal. Upon discontinuance of the SVA by your employer, distributions from the Fixed Annuity may be subject to a market value adjustment which may increase or decrease the value of your account. There is no market value adjustment or surrender charges for transfers to Approved Products within the plan or on account of Benefit Responsive withdrawals initiated by you, such ason account of your retirement, separation from service, distribution for a loan under the plan or IRC hardship withdrawals. See the prospectus for more details.

****The Morningstar Categories are supplied by Morningstar Investment Management, LLC ("Morningstar") and are used by permission.***

All of the performance data represents past fund performance based on a $1,000 hypothetical investment. Investment return and principal value may fluctuate so when shares are redeemed they may be worth more or less than original cost. Past performance does not guarantee or indicate future results. The performance data for the funds is net of the funds' operating expenses, including management fees, and assumes that all dividends and distributions are reinvested. A fund's sales charge, load or fee is waived through participation in this plan and as such, is not reflected in the performance figures listed above. If you invest in the funds through a 403(b)(7) custodial account or a retirement plan trust, your plan account's investment return might be reduced by custodial account or plan trust fees and expenses. Please keep in mind that this performance information is as of 9/30/2015. The values of your own account may have changed since then. To access the most current information about your own account and the most recent month-end performance data go to: www.mlr.metlife.com and click on Investments.

NOTES

Participant Enrollment
403(b) Plan

MetLife

Douglas Public Schools 403(b) Non-ERISA Plan - CR — 1009847-01

Participant Information

Are you a U.S. Citizen? ❑ Yes ❑ No Are you a Resident Alien? ❑ Yes ❑ No If not a U.S. Citizen, what is your country of citizenship? _____ *If you are neither a U.S. Citizen or Legal Resident, you may not enroll in ExpertSelect.*

Last Name | First Name | MI

Social Security Number

Home Address - Number & Street

E-Mail Address

City | State | Zip Code

Mo | Day | Year ❑ Female ❑ Male

( ) Home Phone ( ) Work Phone

Date of Birth ❑ Married ❑ Unmarried

Occupation/Title | Employee Number

Name of Spouse

ID Type: ❑ U.S. Driver's License ❑ Green Card ❑ Passport ❑ Other Government Issued ID _____

ID Issuer (State/Country): _____ ID Reference #: _____ ID Issue Date ___/___/___ ID Expiration Date ___/___/___

Payroll Information

The compensation paid to me each pay period will be reduced by the amount or percent on my Salary Reduction Agreement with my Employer and will be contributed to the Plan on my behalf as indicated below. If my Employer has elected to have me use this form to make a Salary Reduction Agreement, I hereby authorize my Employer to reduce my compensation by the amounts shown below on and after the Payroll Effective Date and to contribute such amounts to the Plan on my behalf, and by remitting the amount elected below, my Employer agrees to reduce my compensation and contribute such amounts to the Plan on my behalf in accordance with this Salary Reduction Agreement.

See your Employer for the before-tax percentage/amount that you may contribute.

❑ _____% **OR** $_____ (do not complete both) (per pay period) of my compensation as before-tax contributions

I understand that these contributions will be withheld from my paycheck and contributed by the employer to the Plan on my behalf for allocation to my before-tax account.

Catch-up Note: If you will be 50 years of age or older this year or are eligible for a 15-year catch-up contribution and are currentlymaking the maximum contribution allowable, please use the "Paycheck Contribution Election Form" to make additional contributions.

Investment Option Information (applies to all contributions) - Please refer to your enrollment materials for information regarding each investment option.

Mutual Fund Select Portfolio (MFSP) Funding Options

FUNDING OPTION				FUNDING OPTION			
NAME	**TICKER**	**CODE**	**%**	**NAME**	**TICKER**	**CODE**	**%**
T. Rowe Price Retirement 2005 R	RRTLX	RRTLX	_____	Delaware Small Cap Value Fund	DEVLX	DE-SCV	_____
T. Rowe Price Retirement 2010 R	RRTAX	RRTAX	_____	DFA US Small Cap I	DFSTX	DFSTX	_____
T. Rowe Price Retirement 2015 R	RRTMX	RRTMX	_____	Eagle Small Cap Growth A	HRSCX	HRSCX	_____
T. Rowe Price Retirement 2020 R	RRTBX	RRTBX	_____	Touchstone Mid Cap Growth A	TEGAX	TEGAX	_____
T. Rowe Price Retirement 2025 R	RRTNX	RRTNX	_____	Victory Sycamore Established Value A	VETAX	VETAX	_____
T. Rowe Price Retirement 2030 R	RRTCX	RRTCX	_____	Dreyfus Appreciation Fund	DGAGX	DR-APP	_____
T. Rowe Price Retirement 2035 R	RRTPX	RRTPX	_____	MFS Value A	MEIAX	MEIAX	_____
T. Rowe Price Retirement 2040 R	RRTDX	RRTDX	_____	Nuveen Equity Index I	FEIIX	FEIIX	_____
T. Rowe Price Retirement 2045 R	RRTRX	RRTRX	_____	T. Rowe Price Blue Chip Growth Adv	PABGX	PABGX	_____
T. Rowe Price Retirement 2050 R	RRTFX	RRTFX	_____	Oakmark Equity & Income II	OARBX	OARBX	_____
T. Rowe Price Retirement 2055 R	RRTVX	RRTVX	_____	Baird Aggregate Bond Inv	**BAGSX**	**BAGSX**	_____
T. Rowe Price Retirement 2060 R	TRRZX	TRRZX	_____	Loomis Sayles Bond Fund - Admin	LBFAX	LS-BFA	_____
American Funds EuroPacific GR R3	RERCX	RERCX	_____	PIMCO Real Return R	PRRRX	PRRRX	_____
Schroder Emerging Market Equity Adv	SEMVX	SEMVX	_____	Strategic Value Annuity (Fixed Option)	N/A	SVAL30	_____
Cohen & Steers Realty Shares	CSRSX	CSRSX	_____	**MUST INDICATE WHOLE PERCENTAGES**			**=100%**

2014650-3631123-10861508

Last Name	First Name	M.I.	Social Security Number	1009847-01 Number

Account Beneficiary Designation

Subject to and in accordance with the terms of the plan, I am making the following beneficiary designations for my vested account balance in the event of my death. If I have more than one primary beneficiary, the account will be divided as specified. If a primary beneficiary predeceases me, his or her benefit will be allocated to the surviving primary beneficiaries. Contingent beneficiaries will receive a benefit only if there is no surviving primary beneficiary, as specified. If a contingent beneficiary predeceases me, their share will be allocated among the surviving contingent beneficiaries. If I fail to designate beneficiaries, amounts will be paid pursuant to the terms of the Plan Document or applicable state law. This designation is effective upon execution and delivery to MetLife at the address below. I have the right to change the beneficiary designations. If any information is missing, additional information may be required prior to recording my designation. This designation supersedes all prior designations. Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100.00%. The number of primary or contingent beneficiaries you may name is not limited. Attach an additional sheet, if necessary for additional beneficiaries.

Primary Beneficiary(ies)

#1 _____ .

% of Account Balance	Primary Beneficiary Name	Relationship	Social Security Number	Date of Birth
Street Address		City	State	Zip Code
( ) Phone Number				

#2 _____ .

% of Account Balance	Primary Beneficiary Name	Relationship	Social Security Number	Date of Birth
Street Address		City	State	Zip Code
( ) Phone Number				

#3 _____ .

% of Account Balance	Primary Beneficiary Name	Relationship	Social Security Number	Date of Birth
Street Address		City	State	Zip Code
( ) Phone Number				

Contingent Beneficiary(ies)

#1 _____ .

% of Account Balance	Contingent Beneficiary Name	Relationship	Social Security Number	Date of Birth
Street Address		City	State	Zip Code
( ) Phone Number				

#2 _____ .

% of Account Balance	Contingent Beneficiary Name	Relationship	Social Security Number	Date of Birth
Street Address		City	State	Zip Code
( ) Phone Number				

#3 _____ .

% of Account Balance	Contingent Beneficiary Name	Relationship	Social Security Number	Date of Birth
Street Address		City	State	Zip Code
( ) Phone Number				

Suitability Information

Number of Dependents: _____ **Ages:** _____ **Federal Tax Bracket:**_____%

Annual Expenses (recurring) $_____

(e.g., rent, mortgage, long-term debts, utilities, alimony or child support, etc.)

Last Name	First Name	M.I.	Social Security Number	Number
				1009847-01

Special Expenses (if any) (future, non-recurring) $_____
(e.g., home purchase/remodeling, car purchase or repairs, education, medical expenses, etc. If no Special Expenses amount provided, it will be assumed that client has no Special Expenses.)

Timeframe for Special Expenses: within _____ years

What is the total value of all your existing assets? (Including: investments, real estate, bank accounts, and personal property)

- ❑ $0 - $500,000
- ❑ $500,000 - $1,000,000
- ❑ $1,000,000 - $5,000,000
- ❑ $5,000,000 +

Estimated Annual Income (not including income from this investment): $_____

Net Worth (assets less liabilities - excluding value of primary residence): $_____

Liquid Net Worth: $_____

(The amount of this investment and cash (including checking, savings, etc.) and assets that can be turned into cash quickly and easily. Exclude your personal property, personal residence, real estate, business equity, home furnishings, autos and assets subject to substantial penalties/sales charges.)

Prior Investment Experience and Current Holdings (if any) (Choose all that apply and provide years of experience and current value, if any, next to "$". Blank dollar value fields will be assumed to be $0.)

❑ Annuities _____ years/ $_____ ❑ Bonds _____ years/ $_____ ❑ CDs _____ years/ $_____
❑ Exchange Traded Funds (ETFs)/Notes _____ years/ $_____ ❑ General/Ltd. Partnerships _____ years/ $_____
❑ Hedge Funds _____ years/ $_____ ❑ Life Insurance (cash value) _____ years/ $_____ ❑ Margin Experience _____ years/ $_____
❑ Money Markets _____ years/ $_____ ❑ Mutual Funds _____ years/ $_____ ❑ Options _____ years/ $_____
❑ Private Placement _____ years/ $_____ ❑ Reverse Mortgage _____ years/ $_____ ❑ Stocks _____ years/ $_____
❑ Unit Investment Trusts_____ years/ $_____ ❑ Other (specify) _____, _____ years/ $_____
❑ None

Investment Objective:

- ❑ Capital Preservation (seeks income and stability with minimal risk)
- ❑ Income (seeks current income over time)
- ❑ Growth and Income (seeks capital appreciation over long term combined with current dividend income)
- ❑ Growth (seeks capital appreciation over long term)
- ❑ Aggressive Growth (seeks maximum capital appreciation over time by investing in speculative and/or higher risk securities)

Time Horizon for Investments Within This Account (select one):
❑ Short-Term (1-4 years) ❑ Intermediate-Term (5-9 years) ❑ Long-Term (10+ years)

Risk Tolerance (select one):
❑ Conservative ❑ Conservative to Moderate ❑ Moderate ❑ Moderate to Aggressive ❑ Aggressive

Source of Funds (select all that apply):

- ❑ Salary Reduction/Bonus/Employer
- ❑ Rollover* (Type of Plan: _____)
- ❑ Transfer of Assets* (Type of Plan: _____)
- ❑ Other (please explain): _____

Amount of Rollover/Transfer: $_____

**If permitted by Plan. Complete any required switch or replacement disclosure forms.*

2014650-3631123-10861508

Last Name	First Name	M.I.	Social Security Number	1009847-01 Number

Annuity Contract Only (if customer has selected the MetLife Fixed Annuity Account Option): Purpose of Annuity Contract (select one):

- ❑ Income: Primary purpose is to satisfy income needs in the future through annuitization or withdrawals.
- ❑ Estate Planning: Primary purpose is to transfer wealth to beneficiaries upon death.
- ❑ Wealth Accumulation: Primary purpose is long term accumulation of value without express desire for "retirement income" or "estate planning."
- ❑ Retirement Planning: Primary purpose is long term accumulation of value specifically to meet or supplement income needs upon retirement.
- ❑ Other _____

Do you anticipate making a withdrawal other than pursuant to a systematic withdrawal plan before you attain age 59 1/2? ❑ Yes ❑ No

What is the existing face value of all your life insurance policies? $_____

Are you or an immediate family member associated with a Financial Industry Regulatory Authority (FINRA) member firm? ❑ Yes ❑ No

Are you a member of the military services or a dependent of a member of the military services? ❑ Yes ❑ No

(If "Yes," please leave the Important Information for Members of the Military Services and their Dependents with the Applicant.)

Do you have any existing life insurance or annuity contracts? ❑ Yes ❑ No

(If "Yes," the applicable disclosure and replacement forms must be attached.)

Will the proposed annuity replace, discontinue, or change an existing policy or contract? ❑ Yes ❑ No

(If "Yes," the applicable disclosure and replacement forms must be attached.) Please submit any required transfer paperwork for processing the transaction. Also, any required disclosure forms (State Replacement forms annuities/life as funding source, where applicable) or Switch forms (annuities or mutual funds as funding source).

Participant Agreement and Required Signature(s)

I agree to the terms and conditions stated in this Participant Enrollment form with respect to the account that is established with it.

Investment Options: I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have the account that is established under this form allocated to the investment options under the Plan that I have selected in accordance with the Investment Option Information section of this form. I understand and agree that this account is subject to the terms of my Employer's written plan. I understand and acknowledge that all payments and account values, when based on the experience of the mutual fund options, may not be guaranteed and may fluctuate, and upon redemption, shares may be worth more or less than their original cost. I understand the risks of investing. I acknowledge that I have received the fund fact sheet or prospectus for each mutual fund in which I am making an allocation, a prospectus for the Registered Fixed Account Option or Fixed Annuity issued by MetLife Insurance Company USA, and the Enrollment Disclosure Package for this account, which includes but is not limited to General Information About ExpertSelect, ExpertSelect Disclosure Statement, Compensation Disclosure Notice, Privacy Notice, Business Continuity Plan Disclosure, and, if applicable, the 403(b) Custodial Agreement and Member Access and Communications Agreement. I acknowledge and agree that an annual administrative fee will be charged to my account and payable to Metropolitan Life Insurance Company for administrative and recordkeeping services for the portion of my plan account that is in the account established under this form. I understand that I will pay the fees and expenses and, if any, redemption fees, for each mutual fund in which I have an investment, which are described in each mutual fund's prospectus. In addition, I have received the Morningstar Associates, LLC Limited Services Investment Advisory Agreement, Overview and Privacy Policy. I acknowledge and agree that, if my account is invested in the ExpertSelect program, an annual administrative fee of 0.05% is payable from my mutual funds account to Morningstar Associates, LLC for certain Program and Participant Services, as described in the Limited Services Investment Advisory Agreement between myself and Morningstar Associates, LLC. I understand that the fee payable to Morningstar Associates, LLC will be collected from my account by Metropolitan Life Insurance Company on behalf of and remitted to Morningstar Associates, LLC. I have signed the Limited Services Investment Advisory Agreement, which is made part of the ExpertSelect materials.

Withdrawal Restrictions: I understand that the Internal Revenue Code (the "Code") and/or my employer's plan may impose restrictions on the availability of certain monies (amounts contributed and accruing after December 31, 1988) under 403(b) plans. The restricted monies generally may not be distributed to participants before the occurrence of one of the following, as allowed by the employer's written plan: attainment of age 59 1/2; severance of employment with the employer (due to total disability, retirement, termination or otherwise); financial hardship as defined under present or future IRS regulations (in which case only elective deferrals may be withdrawn); or death of participant. Certain exceptions apply to distributions from custodial accounts, from amounts contributed pursuant to a tax free rollover received from an IRA or another employer plan, of after-tax contributions, pursuant to qualified hurricane, disaster or recovery assistance legislation and due to plan terminations. With limited exceptions, withdrawals before age 59 1/2 are subject to a 10% Federal tax penalty. Withdrawals are generally subject to ordinary Federal income taxes. State income taxes may also apply. However, distributions attributable to designated Roth contributions, and the earnings on such contributions distributed after the applicable five-tax-year period, may not be subject to ordinary Federal income tax.

Compliance With Employer's Written Plan and/or the Code: I agree that my Employer may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirement of employer's written plan and/or the Code. I understand that the maximum annual limit on contributions is determined under the employer's written plan and/or the Code. I understand that I am solely liable for any tax, penalty, or related costs if contributions made on my behalf exceed any applicable contribution limits. If I participated during the year in a retirement plan maintained by another employer, it is my responsibility to ensure that I do not exceed any applicable contribution limits.

Incomplete Forms: I understand that my Participant Enrollment form must be complete and received by MetLife at the address below in time to process it prior to the receipt of any deposits. Otherwise, I specifically consent to MetLife returning all monies to the payor as required by law.

Account Corrections: I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days the correction will only be processed from the date of notification forward and not on a retroactive basis.

Last Name	First Name	M.I.	Social Security Number	1009847-01 Number

Required Signature(s): My signature acknowledges that I have received, read, understand and agree to all pages of this form, and affirms that all information that I have provided is true and correct. I understand that MetLife is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, MetLife and its service providers cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at:
http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Participant Signature **Date**

City and State where signed

Forward to MetLife at:
MetLife
4700 Westown Pkwy, Ste 200
West Des Moines, IA 50266
Phone #: 1-800-543-2520
Fax #: 1-877-549-5835
Web site: www.mlr.metlife.com

Representative Acknowledgement

I acknowledge that I have delivered the fund fact sheet or prospectus for each mutual fund in which the participant is making an allocation, a prospectus for the fixed annuity issued by MetLife Insurance Company USA, and the ExpertSelect 403(b) Disclosure Package, which includes but is not limited to General Information About ExpertSelect, ExpertSelect Disclosure Statement, Compensation Disclosure Notice, Privacy Notice and Business Continuity Plan Disclosure, and, if applicable, the Member Access and Communications Agreement. In addition, I have delivered the Morningstar Associates, LLC Limited Services Investment Advisory Agreement, Overview and Privacy Policy, the participant signed the Limited Services Investment Advisory Agreement with Morningstar Associates LLC, and it will accompany the enrollment form upon submission.

For participants who have selected the MetLife Fixed Annuity Account Option:

Will the contract applied for replace any existing life insurance or annuity contracts on the Annuitant's life? ❑ Yes ❑ No

(If "Yes," applicable disclosure and replacement forms must be attached.)

Based on information available from the participant, I believe this enrollment is appropriate and suitable (select one only):

❑ I certify that I personally met with the proposed participant and reviewed the identification documents. To the best of my knowledge, the documents accurately reflect the identity of the participant.

❑ I DID NOT meet in person with the proposed participant and was unable to personally review the identification documents. However, I certify that, to the best of my knowledge, the information provided by the participant, either by mail or by phone, is accurate.

Registered Representative Signature **Date**

Printed Representative Name (First, Middle, Last)

District Agency Index # (DAI) **Representative Telephone #**

Regional Office Approval and/or Principal Approval:

Print Name: _____ **Signature:** _____

Variable products offered by MetLife Investors Distribution Company (MLIDC) (member FINRA), 1095 Avenue of the Americas, New York, NY 10036. Annuities are issued by MetLife Insurance Company USA, Charlotte, NC 28277 or Metropolitan Life Insurance Company (MLIC), New York, NY 10166. All are MetLife companies.

Limited Services Investment Advisory Agreement

Please carefully review this Limited Services Investment Advisory Agreement ("Agreement"). It contains important information about Morningstar Associates, LLC ("we," "us," "our") and the services provided to you and your 403(b) plan ("Plan") through Metropolitan Life Insurance Company's MetLife ExpertSelect program ("the Program"). The Program is one investment alternative available under your Plan. By enrolling in the Program, you (i) acknowledge that you have received, read and understand this Agreement and agree to be bound by it; (ii) acknowledge receipt of a copy of Morningstar Associates, LLC's Form ADV Part 2A and 2B and Privacy Policy; (iii) represent to us that you are a citizen and/or legal resident of the United States or any of its territories; and (iv) agree to the provision of Program and Participant services as outlined below ("Program and Participant Services"). To request a complete copy of our Form ADV Part 2, please send a written request by email to compliancemail@morningstar.com or by regular mail to Morningstar Associates, LLC, Attention: Compliance Department, 22 W. Washington Street, Chicago, IL 60602. A copy is also available at https://rm.morningstar.com/rmui/shared/doc/FORM_ADV_Retirement_Services_ExpertSelect.pdf.

MetLife offers the Program. However, MetLife does not act as an investment advisor in connection with the Program or to you or your Plan. Morningstar Associates is a registered investment advisor with the Securities and Exchange Commission. We provide advisory services to plan participants as outlined below.

PROGRAM SERVICES

We have selected the lineup of mutual funds (each, a "Fund") that are available under the Program. We chose the selected Funds from the funds that Metropolitan Life Insurance Company and its affiliates ("MetLife") are authorized to offer. We have screened every selected Fund for inclusion in the Program based on our standard proprietary screening process. Every Fund in the Program is subjected to our quality standards. We do not screen the annuity products issued by MetLife or its affiliates whether in connection with the Program or the Plan.

On an ongoing basis, we will monitor the Funds in the Program lineup using the same proprietary screening process as described above. This monitoring may result in changes to the Program lineup due to, for example, one or more Funds no longer meeting our quality standards. If we determine that a Fund should be removed from the Program lineup, it will identify a replacement from those funds that MetLife may offer that have similar characteristics (e.g., asset class, risk/return) as the Fund being replaced and that meet our quality standards. We are acting in an advisory capacity to the Program and are not acting in an advisory capacity to you with respect to the selection and ongoing monitoring of the Funds within the Program. We are acting in an advisory capacity to you as described under Participant Services.

When a change in the Program lineup occurs, we will provide MetLife with a written communication to be distributed to you in advance of the change ("Notification"). For purpose of delivering the Notification, MetLife will use your personal mailing information that you have made available to MetLife through the Plan enrollment process or subsequent notification.

PARTICIPANT SERVICES

The Funds in the Program lineup include a broad range of investment alternatives that are diverse and have different risk and return characteristics. The goal of the Program Fund lineup is to give you the ability to build a diversified portfolio of Funds with risk and return characteristics that you feel are most appropriate for your situation. You are solely responsible for deciding how to allocate your Plan account among available investment options in the Plan and your Program account among the Funds available in the Program lineup. We do not offer any advice or recommendation with respect to the purchase or sale of a particular investment option in your Plan or the Funds in your Program lineup. We do not offer advice or make any recommendation with respect to the purchase or sale of annuity products issued by MetLife.

When a change in the Program lineup occurs, you will be provided a Notification. If your Program account has a balance in the Fund that is intended to be removed from the Program lineup, you are to contact MetLife to instruct them as to which remaining Fund or Funds you would like that balance be reallocated to and how you would like future contributions to be allocated. If you do not provide such instructions to MetLife on a timely basis prior to the change, you acknowledge and consent to us providing you with certain limited non-discretionary advisory services, which only include (1) the reallocation of your entire existing account balance in the Fund that is being removed from the Program lineup to the Fund that has been added to the Program lineup in its place; and (2) the direction of future contributions to the Fund that has been substituted in the Program lineup. You can contact MetLife by calling 1-800-543-2520 or by going to www.mlr.metlife.com with any questions about the implementation of a Fund substitution or the Program in general. You are solely responsible for the monitoring of your Program account. To that end, at any time you may contact MetLife to change your Fund allocations and/or instructions on how to allocate your future contributions.

For the above services, only your Program account (and not any other part of your Plan account, including assets in a MetLife Fixed Annuity Account) will be charged, an annual asset based fee of 0.05% in payment for the Program and Participant Services (the "Program Service Fee"). The Program Service Fee is included in the fee for the Program. MetLife, acting as a conduit, will remit the Program Service Fee to us. MetLife does not retain any portion of the Program Service Fee and is not paid by us in connection with the Program. Nor is there any advisory or sub-advisory relationship between the two entities. We receive a minimum annual fee for its services. Should the amount of aggregate annual Program Service Fees not reach the annual minimum fee owed to us, MetLife has agreed to pay us the difference. The amount of compensation we receive does not change based upon any particular Fund in the Program lineup.

We will provide the Program and Participant Services outlined above at all times in good faith, and will use reasonable care, consistent with industry practices of similarly situated advisors. We will provide the Program and Participant Services with that degree of prudence, diligence, care, and skill which a prudent person rendering similar Program and Participant Services as an investment advisor would exercise under similar circumstances. This Agreement shall not be interpreted to imply any other obligation on our part to observe any other standard of care. Under certain circumstances, the federal and state securities laws impose liabilities on persons who act in good faith and nothing contained in this Agreement should be construed as a waiver or limitation of your rights under such laws. Except as otherwise provided by law, we will not be responsible for any loss or damages arising from any Fund recommendation made or any other action taken or omitted to be taken in good faith. Federal and state securities laws impose liabilities in certain circumstances on persons who act in good faith, and nothing in this Agreement waives or limits any rights you may have under those laws. We will not be responsible for any loss caused directly or indirectly by government

©2014 Morningstar Associates, LLC. All rights reserved.

restrictions, exchange or market rulings, suspension of trading (including suspension of redemption rights in your investment o ption), war, natural disasters, or other conditions beyond its control, including extreme market volatility.

We cannot and do not make any guarantee about the future performance or profitability of your Plan account and its underlying i nvestments, nor do we promise that investments in the Funds in the Program lineup will be profitable. The investment options in the Program lineup, may be subject to a variety of ri sks, including market, currency, and political risks. Please note that past performance of a mutual fund, stock, or other investment vehicle does not guarantee its future performance.

The Program and Participant Services to you will terminate (1) if your participation in the Program is terminated, (2) if we ce ase to provide services in connection with the Program, or (3) if you elect to invest your Plan account assets in a Plan investment option other than the Program lineup. Federal law prohibit s us from assigning this Agreement (within the meaning of the Investment Advisers Act of 1940) to another investment advisor without your consent. Termination of this Agreement will not affect the provisions of this Agreement relating to the validity of any action taken prior to termination, or liabilities for actions taken prior to termination.

If any provision of this Agreement is deemed unlawful, void, or for any reason unenforceable, then that provision will be deeme d severable from these terms and will not affect the validity and enforceability of the remaining provisions.

The laws of the State of Illinois will govern this Agreement and the enforcement of this Agreement, except to the extent federa l law preempts Illinois law. Nothing herein will be construed in any manner inconsistent with the Advisers Act or any rule or order of the Securities and Exchange Commission.

Agreed to:

_____ Date: _____

Participant Signature

Print Participant's Name and Address:

_____

_____

_____

_____

Last 4 of the participant's social security number: ____ ____ ____ ____

Plan Number: _____

©2014 Morningstar Associates, LLC. All rights reserved.

Form ADV Part 2A: Firm Brochure
Advisory Services to MetLife ExpertSelect Program
March 26, 2014

Morningstar Associates, LLC
22 West Washington Street
Chicago, IL 60602
312.696.6000
www.corporate.morningstar.com

Table of Contents

1. Advisory Business 2
2. Fees and Compensation 3
3. Performance-Based Fees and Side-by-Side Management 3
4. Types of Clients 3
5. Methods of Analysis, Investment Strategies and Risk of Loss 3
6. Disciplinary Information 4
7. Other Financial Industry Activities and Affiliations 4
8. Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading 5
9. Brokerage Practices 6
10. Review of Accounts 6
11. Client Referrals and Other Compensation 6
12. Custody 6
13. Investment Discretion 6
14. Voting Client Securities 6
15. Financial Information 6
16. Form ADV Part 2B: Brochure Supplement 7

This brochure provides information about the qualifications and business practices of Morningstar Associates, LLC to help you determine whether to hire or retain us as your investment adviser. If you have any questions about the contents of this brochure, please contact us at 312.696.6000.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Morningstar Associates, LLC is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Registration does not imply a certain level of skill or training.

Additional information about Morningstar Associates, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Select Investment Adviser Search in the main menu, then perform a Firm Search to locate the record for Morningstar Associates, LLC, CRD No. 108031. All current versions of our brochures are available in the Part 2 Brochures section of this record.

You may request a copy of our current brochure free of charge by contacting our Compliance Department at 312.696.6000, or by email to compliancemail@morningstar.com. In your request, please indicate the name of the company (Morningstar Associates) and the service brochure(s) (MetLife Expert Select Program, Retirement Plan Services, Plan Sponsor Advice, and/or Institutional Investment Consulting) you are requesting.

©2014 Morningstar Associates, LLC. All rights reserved.

Advisory Business

Morningstar Associates, LLC ("Morningstar Associates") is part of Morningstar Investment Management ("MIM"), which is the marketing name for the investment advisory businesses of Morningstar, Inc. ("Morningstar"), a publicly traded company (Nasdaq Ticker: MORN). Morningstar Associates is a wholly owned subsidiary of Morningstar. Because we are required to inform you of any individual who holds more than 25% of our company, please be advised that Joseph Mansueto, CEO of Morningstar, individually holds more than 50% of Morningstar's outstanding shares of stock, and is therefore an indirect owner of more than 50% of Morningstar Associates.

Morningstar Associates has been registered with the SEC since 1999. In addition, we have filed the appropriate notices to conduct business in all 50 states, the District of Columbia, and Puerto Rico. We offer a suite of investment advisory services to individuals, plan sponsors, and institutional clients. This brochure focuses on the products and services we provide to 403(b) plans and their participants through the MetLife ExpertSelect program (the "Program"). You may obtain a copy of our brochure describing our other advisory services to individuals, plan sponsors or institutional clients by following the instructions above.

Program Services. We selected the lineup of mutual funds (each, a "Fund") available in the Program from the universe of funds that MetLife is authorized to offer. We review the universe of funds using our standard proprietary screening process, and the Funds selected for the Program have met our screening criteria. We do not review the annuity products issued by MetLife either in connection with the Program or your Plan. On an ongoing basis, we monitor the Funds in the Program lineup using the same proprietary screening process described above. This monitoring may result in changes to the Program lineup due to, for example, one or more Funds no longer meeting our screening criteria. If we determine that a Fund should be removed from the Program lineup, we will identify a replacement from those funds that MetLife may offer that has similar characteristics (e.g., asset class, risk/return) as the Fund being replaced and that meets our screening criteria. In performing this service, we are acting in an advisory capacity to the Program and we are not acting in an advisory capacity to you with respect to the selection and ongoing monitoring of the Funds within the Program. We only provide advisory services to you on a limited basis as described under Participant Services below.

Participant Services. The Funds in the Program lineup include a broad range of investment alternatives that are diverse and have different risk and return characteristics. The goal of the Program Fund lineup is to give you the ability to build a diversified portfolio of Funds with risk and return characteristics that you feel are most appropriate for your situation. You are solely responsible for deciding how to allocate your Plan account among available investment options in the Plan and your Program account among the Funds available in the Program lineup. We do not offer any advice or recommendation with respect to the purchase or sale of a particular investment option in your Plan or the Funds in your Program lineup, or with respect to the purchase or sale of annuity products issued by MetLife.

When a change in the Program lineup occurs, we provide MetLife with a written communication to be distributed to you in advance of the change ("Notification"). For purpose of delivering the Notification, MetLife will use your personal mailing information that you have made available to MetLife through the Plan enrollment process or subsequent notification. If your Program account has a balance in the Fund that is intended to be removed from the Program lineup, you are to contact MetLife to instruct them as to which remaining Fund or Funds you would like that balance to be reallocated and how you would like future contributions to be allocated. If you do not provide such instructions to MetLife on a timely basis prior to the change, we will provide you with certain limited non-discretionary advisory services, which only include:

- the reallocation of your entire existing account balance in the Fund that is being removed from the Program lineup to the Fund that has been added to the Program lineup in its place; and
- the direction of future contributions to the Fund that has been substituted in the Program lineup.

You can contact MetLife by calling 1-800-543-2520 or by going to www.mlr.metlife.com for answers to questions about the implementation of a Fund substitution or the Program in general. You are solely responsible for the monitoring of your Program account. You may contact MetLife at any time to change your Fund allocations and/or instructions on how to allocate your future contributions

2014650-3631123-10861508

©2014 Morningstar Associates, LLC. All rights reserved.

The Program and Participant Services to you will terminate:

- if your participation in the Program is terminated,
- if we cease to provide services in connection with the Program, or
- if you elect to invest your Plan account assets in a Plan investment option other than the Program lineup.

Types of Investments. We provide advice based on the universe of investment options available to your Plan through the Program. These investment options include open-end mutual funds.

Regulatory Assets Under Management. As of December 31, 2013, our assets under management were as follows:

- Retirement Services to Individuals (Managed Accounts): $4,243,000,000
- Discretionary Investment Management Services to Institutions: $8,589,600,000
- Discretionary Plan Sponsor Advice: $315,600,000

Fees and Compensation
For the above services, only your Program account (and not any other part of your Plan account, including assets in a MetLife Fixed Annuity Account) will be charged an annual asset-based fee of 0.05% in payment for the Program and Participant Services (the "Program Service Fee"). The Program Service Fee is included in the fee for the Program. MetLife, acting as a conduit, will remit the Program Service Fee to us. MetLife does not retain any portion of the Program Service Fee and we do not pay MetLife in connection with the Program. We receive a minimum annual fee for our services. If the aggregate amount of annual Program Service Fees does not reach the annual minimum fee owed to us, MetLife has agreed to pay the difference. The amount of compensation we receive does not change based upon any particular Fund in the Program lineup.

Other Fees. All fees paid by you for the Program and the Participant Services are separate from fees and expenses charged by the investment options or fees that may be charged by a third party, such as your plan provider. The Funds' fees and expenses are described in a prospectus or its equivalent. These fees will generally include a management fee, other investment expenses, and possibly a distribution fee (e.g., 12b-1). In some cases, an investment option may also charge an initial or deferred sales charge. In addition, Fund transactions within your Program account may result in a redemption fee being charged to your Program account by the underlying Fund or Funds. Such redemption fees are separate and distinct and are in addition to the above-mentioned fees paid for the Program and Participant Services. Neither Morningstar Associates nor any of our employees receive transaction-based compensation for the investment recommendations we make.

Performance-Based Fees and Side-by-Side Management
We do not charge any performance-based fees (fees based on a share of capital gains or on capital appreciation of assets in your account). Therefore, we do not manage any performance-based fee accounts side-by-side with non-performance based fee accounts.

Types of Clients
In addition to the services described in this brochure, we also provide investment advisory services to individuals and institutional clients such as banking institutions, investment companies, pension or profit sharing plans, trusts, endowments, foundations, or other business entities. If you would like a copy of our brochures describing these services, please follow the instructions on Page 1. The services described in this brochure are only available to participants of 403(b) plans that enroll in the Program. We do not require a minimum account balance to use our services, and we generally do not impose any other conditions on your use of our services.

Methods of Analysis, Investment Strategies and Risk of Loss
Development of Investment Advice. Our Global Investment Policy Committee and its working sub-committees are responsible for oversight of the investment methodologies across all products and services. Members of the Committee may include officers, chief investment officers, managing directors, or managers of Morningstar Associates or its affiliates. The sub-committees focus on specific investment areas such as capital market assumptions and methodologies used for asset allocation, manager selection, portfolio construction, and advice.

©2014 Morningstar Associates, LLC. All rights reserved.

An investment team provides the investment advice used in the products and services referenced in this brochure. Information on the key members of this investment team is included in Part 2B attached hereto.

Analysis Methods. Our analysis of investment options combines quantitative data analysis and screening methods with fundamental and qualitative evaluations of investment managers, asset allocation model portfolios and individual investments. The primary sources of information we use are the extensive databases and methodologies of Morningstar, and interviews with investment managers. Other sources include financial publications, annual reports, prospectuses, press releases, and filings with the SEC.

Investment Strategy. We use a three-phase process to build, manage, and monitor an investment lineup for the Program that offers participants a manageable menu of funds for their 403(b) plan.

Risk of Loss. You should remember that all investments involve risk and will not always be profitable. We do not make any guarantee about the future performance or profitability of your Plan account and its underlying investments, nor do we promise that investments in the Funds in the Program lineup will be profitable. The investment options in the Program lineup may be subject to a variety of risks, including market, currency, and political risks. We cannot guarantee that negative returns can or will be avoided in any of our recommendations. An investment's future performance may differ substantially from its historical performance and as a result, may incur a loss. Past performance is no guarantee of future results.

Tax Considerations. You should consider the impact, if any, that an investment in or a distribution from your 403(b) account may have on your tax situation. Potential tax consequences may exist. We do not provide tax advice. We encourage you to consult with a tax professional about these and other tax consequences.

Disciplinary Information
We are required to disclose all material facts regarding any legal or disciplinary events that would influence your decision to hire or retain us as your investment advisor. We do not have any material legal or disciplinary events to report.

Other Financial Industry Activities and Affiliations
This section provides information on other business activities we may conduct in addition to the services described above. In addition, it describes any potential conflicts of interest we may have, and how we mitigate those potential conflicts.

Our parent company, Morningstar, offers various products and services to the public. Some of its clients are service providers (e.g., portfolio managers, advisers, or distributors affiliated with a mutual fund or other investment option) (collectively "Service Providers"). We may have a contractual relationship to provide consulting or advisory services to these same Service Providers. In some cases, we may recommend the products of these Service Providers to our advisory clients. To mitigate any actual or potential conflicts of interest, we do not consider Morningstar's relationship with these Service Providers when making investment option recommendations. We are not paid to recommend one investment option over another, including products of Service Providers with which Morningstar has a relationship.

Morningstar provides information to the public about various investment products, including open-end mutual funds and exchange-traded funds (ETFs). In some cases, this information includes written analyses of these investment options. Although we may use certain products, services, or databases of Morningstar, we do not participate in or have any input in the written analyses that Morningstar provides its subscribers. Our investment recommendations are based on our separate and independent research and analysis of the available investment options.

In some situations, we may recommend an investment option that holds a position in publicly-traded shares of Morningstar. Such an investment in Morningstar is solely the decision of the investment option's portfolio manager. We have no input into a portfolio manager's investment decision nor do we require that the investment options we recommend own shares of Morningstar. An investment option's position in Morningstar has no direct bearing on our investment selection process.

In certain situations, we may recommend an ETF that tracks an index created and maintained by Morningstar, and the ETF sponsor has entered into a licensing agreement with Morningstar to use such index. To mitigate any

2014650-3631123-10861508

©2014 Morningstar Associates, LLC. All rights reserved.

conflicts of interest arising from our selection of such ETFs, we may use solely quantitative criteria established by our advisory client to make such selection, or, in the alternative, Morningstar's compensation from the ETF sponsor will not be based on nor will it include assets that are a result of our recommendation to our advisory client to invest in those ETFs. In addition, Morningstar does not and will not have any input into our investment decisions, including what ETFs will be recommended for our recommended portfolios.

In some instances, we may use the employees or resources of Morningstar or its affiliates to provide certain support services in conjunction with our advisory services. In addition, Morningstar or its affiliates may also use our employees and resources to provide certain support services in conjunction with the services offered by Morningstar or its affiliates. These affiliates may include Ibbotson Associates, Inc. ("Ibbotson"), a registered investment adviser, and Morningstar Investment Services, Inc. ("MIS"), a dually registered investment adviser and limited broker-dealer. Both Ibbotson and MIS are wholly owned subsidiaries of Morningstar. If an additional fee for such services by affiliates is required, it will be set forth in the client advisory agreement. In these situations, clients may pay a fee directly to each such affiliate for its services, or as part of a joint fee schedule which encompasses all services.

Our officers may have responsibilities to Morningstar or other affiliated entities. Although their responsibilities to these other entities may occupy a portion of their time, our officers devote a substantial amount of time to developing and maintaining our advisory services.

Morningstar is a non-controlling member of HelloWallet, LLC ("HelloWallet"), a company that offers online tools to individuals for an annual subscription fee, to provide education and guidance on personal finance, budgeting, and saving. Brock Johnson, president of our Retirement Solutions group, serves on the board of HelloWallet. In some cases, HelloWallet may offer its services to clients with whom we have a relationship, or we may make our clients aware of the services offered by HelloWallet. Morningstar receives indirect benefit from subscription fees due to its ownership interest in HelloWallet. However, subscribing to HelloWallet services is entirely voluntary, and no fees are shared between HelloWallet and Morningstar Associates.

We may make our clients aware of various products and services offered by Morningstar, Ibbotson, and MIS. We do not receive compensation from our affiliates in presenting these potential opportunities.

In certain circumstances, we may use the middle-office and back-office capabilities of MIS. When we do, we compensate MIS for use of those services. In addition, MIS may provide sales support by educating investment adviser representatives about programs for which Morningstar Associates and MIS act as investment strategists. For this sales support, the third-party investment adviser will pay a specific agreed upon fee to Morningstar Associates and MIS.

The universe of investment options from which we make our investment selections is typically defined by the institutional client for whom we are providing services or by the plan provider client through which our retirement plan services are delivered. In some cases, this universe of investment options may include proprietary investment options of the institutional client or plan provider client. To mitigate the conflict of interest presented by this situation, we subject all investment options to the same quantitative and qualitative investment selection methodology, based on several factors, including performance, risk, and expenses, and the proprietary nature of the investment options does not influence our selection.

Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Code of Ethics. We have adopted a Code of Ethics for all our employees that strives to uphold the highest standards of moral and ethical conduct, including placing our clients' interest ahead of our own. Our Code of Ethics addresses such topics as our fiduciary duty, our professional responsibilities, protecting our clients' non-public personal information, our gifts and entertainment policies, and the personal trading practices of our employees. A copy of our Code of Ethics is available to existing and prospective clients by sending a written request addressed to our Compliance Department at the address or email address shown on the cover page of this brochure.

Participation or Interest in Client Transactions. Our employees may maintain personal investment accounts, and may purchase or sell investments in those accounts that are the same as or different from the investments we recommend to clients. Because we primarily recommend mutual funds and ETFs, our employees' personal investing activities should not conflict with our advisory activities or the timing of our recommendations. In addition, our

©2014 Morningstar Associates, LLC. All rights reserved.

Code of Ethics is designed to ensure that employees' personal trading activities will not interfere with our clients' interests, while allowing our employees to invest in their own accounts.

We do not engage in principal transactions (transactions where we, acting in our own account or in an affiliated account, buy a security from or sell a security to a client's account). In addition, we do not engage in agency cross transactions (transactions where we or our affiliate executes a transaction while acting as a broker for both our client and the other party in the transaction).

Personal Trading. Our Code of Ethics also includes policies designed to prevent employees from trading on the basis of material non-public information. Employees in possession of material non-public information may not trade in securities which are the subject of such information, and may not tip such information to others. In certain instances, we employ information blocking devices such as restricted lists to prevent illegal insider trading. All employees who could potentially access non-public information are required to report their personal securities transactions to the Compliance Department on a quarterly basis.

Brokerage Practices
Where we exercise investment discretion, we will generate trade instructions for each individual account that requires rebalancing and forward those instructions to the appropriate institution as designated by the plan provider. As a result, we do not have the ability to make decisions regarding which broker is used to execute the transactions in your account.

Review of Accounts
We provide ongoing monitoring of the Funds in the Program and, when necessary, may remove and replace Funds included in the Program. However, we do not provide periodic review or ongoing monitoring of individual participant accounts.

Client Referrals and Other Compensation
In certain situations, we may make cash payments to unaffiliated third parties for recommending the use of our advisory services to their clients. Such cash payments are paid pursuant to a written agreement between us and the third-party solicitor. The third-party solicitor will provide each prospective client with a copy of this brochure and a disclosure document that sets forth the terms of the arrangement (including the nature of the relationship and the fees to be paid). Clients referred by third-party solicitors may in some cases pay a higher fee than clients who contract with us directly. Solicited clients should refer to the disclosure document for information on the effect of the fees paid to third-party solicitors.

Custody
We do not serve as a custodian of client assets. (However, in cases where we have the ability to debit fees directly from client accounts, we may be deemed to have custody of client assets under Rule 206(4)-2 of the Investment Advisers Act of 1940, even if we do not act as a custodian.) The plan sponsor is responsible for selecting the custodian for plan assets. The selection of custodians may be limited by your plan provider.

Investment Discretion
You retain the investment discretion over the assets in your Plan account. We only have investment discretion under the limited circumstances more specifically described under Participant Services in the Advisory Business section above, in the event you fail to provide MetLife with instructions on how to reallocate investments in your account in a Fund that has been removed from the Program lineup, and how to allocate future investments in your account.

Voting Client Securities
You are responsible for receiving and voting proxies for all investments held in your account. We do not have the authority to and will not vote proxies.

Financial Information
We are required to provide you with certain financial information or disclosures about our financial condition. We do not have any financial commitment that impairs our ability to meet our contractual and fiduciary commitments to clients, and we have not been the subject of any bankruptcy proceeding.

©2014 Morningstar Associates, LLC. All rights reserved.

Form ADV Part 2B: Brochure Supplement
Advisory Services to MetLife ExpertSelect Program
March 26, 2014

Morningstar Associates, LLC
22 West Washington Street
Chicago, IL 60602
312.696.6000
www.corporate.morningstar.com

This brochure supplement provides information about the investment team for Morningstar Associates, LLC's MetLife ExpertSelect Program as a supplement to our firm brochure. This supplement provides information on the members of the investment team with the most significant responsibility for day-to-day investment advice for the ExpertSelect Program and is not a complete list of all the members of the investment advisory team.

You should have received a copy of our brochure. Please contact the Compliance Department at 312.696.6000 or compliancemail@morningstar.com if you did not receive our brochure, if you have questions about the content of this supplement, or if you would like information about other members of our investment team. In your request, please indicate the name of the company (Morningstar Associates) and the type of service (MetLife ExpertSelect Program.)

Morningstar Associates is part of Morningstar Investment Management ("MIM"), which is the marketing name for the investment advisory businesses of Morningstar, Inc.

Cindy Galiano
Email: cindy.galiano@morningstar.com
Phone: 312.384.3870
Educational Background and Business Experience: Cindy co-leads the MetLife ExpertSelect investment consultant team. She joined Ibbotson in 2006 and has served as senior consultant, portfolio manager, and director. Born in 1975, Cindy has an AB from the University of Chicago and an MBA from the Kellogg School of Management – Northwestern University.
Disciplinary Information: None.
Other Business Activities: None.
Additional Compensation: None.

Jeremy Stempien
Email: jeremy.stempien@morningstar.com
Phone: 312.384.3870
Educational Background and Business Experience: Jeremy co-leads the MetLife ExpertSelect investment consultant team. He joined Ibbotson in 2005 and has served as senior analyst, portfolio construction team manager, senior consultant, and director. Born in 1976, Jeremy has a BS from St. Louis University and an MBA from the University of Notre Dame.
Disciplinary Information: None.
Other Business Activities: None.
Additional Compensation: None.

©2014 Morningstar Associates, LLC. All rights reserved.

Terence Geenty
Email: terence.geenty@morningstar.com
Phone: 312.384.3870
Educational Background and Business Experience: Terence is a senior investment consultant with Ibbotson. He joined Morningstar in 2004 as a mutual fund analyst and in 2006 joined the International Business division of Morningstar as a financial analyst. In 2008, he joined Ibbotson Associates. Born in 1973, Terence has a BA from the University of Oregon, an MIS from Hawaii Pacific University and an MBA in Finance and Accounting from the University of Chicago Booth School of Business.
Disciplinary Information: None.
Other Business Activities: None.
Additional Compensation: None.

Daniel V. Farkas
Email: daniel.farkas@morningstar.com
Phone: 312.384.3870
Educational Background and Business Experience: Daniel is a senior investment consultant. He joined Morningstar in 2005 as a hedge fund analyst before joining Morningstar Associates in 2008. Born in 1972, Daniel has a BA in economics from University of Illinois and an MBA, with high honors, from the University of Chicago Booth School of Business.
Disciplinary Information: None.
Other Business Activities: None.
Additional Compensation: None.

Gareth Lyons
Email: gareth.lyons@morningstar.com
Phone: 312.384.3870
Educational Background and Business Experience: Gareth is a senior investment consultant with Morningstar Associates. He joined Morningstar in 2003 as a fund analyst, specializing in international and domestic equity funds. He later worked as a research analyst with Morningstar's Hedge Fund Group before joining Morningstar Associates in 2007. Born in 1970, Gareth holds a BA in English and Economics with honors from University College, Dublin, Ireland.
Disciplinary Information: None.
Other Business Activities: None.
Additional Compensation: None.

Brian Killian
Email: brian.killian@morningstar.com
Phone: 312.384.3870
Educational Background and Business Experience: Brian is a senior investment consultant with Morningstar Associates. He joined Morningstar in 1998 as an analyst and in 2000 joined the Institutional Investment Consulting team at Morningstar Associates. Born in 1976, Brian has a BA from the University of Notre Dame and an MBA in Finance and Strategy, Execution and Valuation from DePaul University.
Disciplinary Information: None.
Other Business Activities: None.
Additional Compensation: None.

Investment Team Supervision
Thomas Idzorek, President of MIM, is responsible for oversight of all aspects of MIM, including investing, sales, and operations. He supervises, either directly or indirectly, all members of the investment team. The activities of the investment team are guided by the Global Investment Policy Committee. The Global Investment Policy Committee and its working sub-committees are responsible for oversight of the investment methodologies. The sub-committees focus on specific investment areas such as capital market assumptions, asset allocation, manager selection, portfolio construction, advice methodologies, fundamental dynamic asset allocation and quantitative tactical asset allocation. Please refer to the "Methods of Analysis, Investment Strategies and Risk of Loss" section of our brochure for a description of the Global Investment Policy Committee.

2014650-3631123-10861508

©2014 Morningstar Associates, LLC. All rights reserved.

((PAGE LEFT INTENTIONALLY BLANK))

TO FOLLOW IS THE DISCLOSURE PACKAGE. THESE PAGES ARE TO REMAIN WITH THE PARTICIPANT.

Enrollment Disclosure Package

And Important Notices Regarding Your Plan Account

MetLife

- ❑ General Information About Your MFSP Plan Account
- ❑ MFSP Disclosure Statement
- ❑ Compensation Disclosure Notice
- ❑ Privacy Notice
- ❑ Business Continuity Plan Disclosure

MFSP Disclosure Package

General Information About Your MFSP Plan Account

General Tax Information: I understand that the Internal Revenue Code (the "Code") and/or my employer's plan may impose restrictions on the availability of certain monies (amounts contributed and accruing after December 31, 1988) under Retirement Plans including 401(k), 403(b) and 457(b) plans. The restricted monies generally may not be distributed to participants before the occurrence of one of the following, as allowed by the employer's written plan: attainment of retirement age (generally age 59½ for 403(b) plans and 70½ for 457 plans); severance of employment with the employer (due to total disability, retirement, termination or otherwise); financial hardship as defined under present or future IRS regulations (in which case only elective deferrals may be withdrawn); or death of participant. Certain exceptions apply to distributions from custodial accounts, from amounts contributed pursuant to a tax free rollover received from an IRA or another employer plan, of after-tax contributions, pursuant to qualified hurricane, disaster or recovery assistance legislation and due to plan terminations. With limited exceptions, withdrawals before age 59½ are subject to a 10% Federal tax penalty (except for 457(b) plans). Withdrawals are generally subject to ordinary Federal income taxes. State income taxes may also apply. However, distributions attributable to designated Roth contributions, and the earnings on such contributions distributed after the applicable five-tax-year period, may not be subject to ordinary Federal income tax. Surrender charges may apply to distributions from the Fixed Account Annuity. Upon discontinuance of the annuity by your employer, distributions from the Fixed Account Annuity may be subject to a market value adjustment which may increase or decrease the value of your account. Any market value adjustment would not apply to transfers to approved products within the plan or on account of benefit responsive withdrawals initiated by participant, such as on account of your retirement, separation from service, distribution for a loan under the plan or Code hardship withdrawals. Please see your MetLife representative for more details.

Designated 403(b)/401(k) Roth Accounts: If amounts have been held for you under any Designated Roth Account under your employer's plan for at least five years, then any withdrawal, distribution or payment of these amounts made on account of death, disability, or after attainment of age 59½ is generally free of Federal income tax. Unlike Roth IRAs, withdrawals, distributions and payments that do not meet the five year rule will generally be taxed on a pro-rated basis with respect to earnings and after-tax contributions. The 10% penalty tax will generally apply on the same basis as a traditional pre-tax account under the Plan. Additionally, rollover distributions may only be made tax-free into another Designated Roth Account or into a Roth IRA as permitted under the Federal income tax law. Contributions which are designated to be made to a 403(b) Roth contribution program under your employer's plan must be aggregated with all other elective deferral contributions made under retirement plans of your employer or a related employer for purposes of applying the limit on contributions below.

Contribution Limits: Contributions made on the enrollment form are intended to be within applicable deferral and contribution limits. If any contribution specified on the enrollment form exceeds any applicable limit, either you or your employer may reduce the salary-reduction contribution to the greatest amount that would cause all contributions to be within all limits. Subject to applicable law, you or the employer (without consent by or notice to the other party) may instruct a corrective disbursement of any contribution that does not satisfy all applicable limits.

Changing Contributions: Unless your plan or your employer requires otherwise, you may increase or decrease your contributions at any time.

Stopping Contributions: At any time, you may stop your contributions by submitting a Salary Deferral Agreement. See "Effective Date" below for additional information.

Effective Date: New contribution elections and subsequent changes are effective as soon as administratively feasible in accordance with the terms of your plan.

Corrections: If your employer, plan administrator, or MetLife mistakenly directs your contributions to a contract, mutual fund, or account other than according to your direction, any of them may correct the mistake, which includes withdrawing or redeeming an amount from one contract fund, mutual fund or account and making a purchase payment into another contract, mutual fund or account.

Funding Choices: Except as otherwise provided by the plan, you choose how to allocate your contributions among the options available as permitted by your employer under the terms of the plan. You alone are responsible for your decisions. Your direction applies to all contributions. Any change will be effective only when your request for changes has been accepted by MetLife. If the plan permits, subject to applicable tax law, you have the right to transfer amounts to another contract or custodial account.

Changes to the Mutual Fund Funding Choices: Your employer is permitted to make changes to the mutual funds that are offered in your plan. If it makes changes, you will be notified by your employer of the impact on your plan account and whether you need to take any action with respect to your contribution or plan account allocations.

Other Changes by Your Employer: Your employer is responsible for determining your eligibility to participate in its plan and for making your contributions to the appropriate plan. If any contribution is mistakenly remitted to the wrong plan, your employer must instruct a disbursement from that plan, including the underlying contract and/or custodial account for the purpose of restoring the contribution to the appropriate plan.

Account Statements: Please carefully read each account statement as soon as you receive it. Please contact MetLife in writing about anything that you think may be incorrect. Send this to the MetLife address specified on your statement. Unless MetLife receives your written objection within 90 days of the date on an account statement (or the time provided by the relevant Service Agreement), the statement is considered to be true and accurate.

Responsibility of Your Plan: Retirement plans are subject to numerous Internal Revenue code requirements, and, in some cases, fiduciary and other duties under the Employee Retirement Income Security Act of 1974 ("ERISA"). Your employer is solely responsible for whether your plan complies with these requirements and other laws.

Notice Regarding Tax and Legal Advice: MetLife and its agents and representatives may not give legal or tax advice. Any discussion of taxes in this communication or related to this communication is for general information purposes only and does not purport to be complete or to 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 advisers regarding your particular set of facts and circumstances.

Circular 230 Disclaimer: The information contained in this communication (including attachments) concerning Federal tax issues is not intended to (and cannot) be used by anyone to avoid IRS penalties. This communication is intended to support the sale of MetLife insurance and annuity products and other financial products and services. You should seek advice based on your particular circumstances from an independent tax advisor.

Mutual Fund Select Portfolios
Disclosure Statement

About Your MFSP Account: MFSP is a program that Metropolitan Life Insurance Company and its affiliates ("MetLife") make available to participants in retirement plans and deferred compensation arrangements that are permitted to invest their plan accounts in mutual fund shares. Your employer or a third party appointed by your employer (other than MetLife or any of its affiliates) selects the mutual funds ("Funds") that are offered as investment options under its plan. The Funds may also be offered with a fixed annuity account option issued by MetLife Insurance Company USA or Metropolitan Life Insurance Company.

Investment Risks: Mutual funds are sold by prospectus, which is available from your registered representative. Please carefully consider investment objectives, risks, charges, and expenses before investing. For this and other information about any mutual fund investment, please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that mutual fund shares may be worth more or less than original cost when redeemed.

Your Expenses for Investing in the MFSP Funds: You pay Fund investment management fees, other expenses, 12b-1 fees and redemption fees (if any) on each mutual fund investment in your plan MFSP account. These fees and expenses vary by the Fund. Please refer to each Fund's prospectus for a description of these fees and expenses.

MetLife Compensation Received From the Funds: Metropolitan Life Insurance Company and/or its affiliates also receive compensation from the Funds and/or their affiliates with respect to participants account balances for certain recordkeeping, administration and distribution services, which also vary by Fund. Different Funds provide MetLife and/or its affiliates different compensation. Therefore, this compensation may vary over time based on the Funds that are made available under the plan and participants' account allocations in the various Funds. Upon written request, MetLife will provide the current rates of compensation for Funds in your plan and any related information reasonably requested. Please direct any such request to MetLife Premier Client Group, Client Services, 11225 North Community House Road, Suite 10.282, Charlotte, NC 28277. Please make sure you understand all the fees and expenses related to the investment of your MFSP account in the Funds. If you need additional information, please contact MetLife at the address indicated above.

Plan Expense Account: Your employer may establish an account under your plan for the payment of plan expenses. Depending on the arrangement authorized by your employer, MetLife may credit this account with all or a portion of the compensation it receives from MFSP Funds (described in the preceding paragraph).

Plan Administrative Fees and Other Expenses Paid by You and/or the Plan: MetLife receives compensation for administrative and recordkeeping services it provides for the plan. Depending on the arrangement authorized by your employer, MetLife's compensation for these services (1) consists of (a) the compensation it receives from Funds (described above), (b) a separate per participant fee or basis point fee on plan assets, or (c) a combination of both; and (2) generally, is paid by charging participants' plan accounts, or, at the employer's direction, from the plan expense account. At the employer's direction, MetLife also may be required to charge participants' plan accounts or the plan expense account and remit fees to third parties for plan services they provide, such as administrative, trust, custodial, investment advisory, or consulting services.

For information about your plan's fee arrangement with MetLife, please see the ***Mutual Fund Select Portfolios*** Disclosure Statement that has been prepared specifically for your plan, which is included in the Enrollment book or can be obtained from the Rep or your employer.

Investment Instructions: You may give investment instructions on any Business Day (which usually includes all days the New York Stock Exchange is open). You must call the Service Center on the telephone number listed on your quarterly statement before 4:00 p.m. Eastern Time (or the earlier close of regular trading on the NYSE) in order for us to process your investment instructions on the same Business Day. Any investment instructions received in good order after that time will be processed on the next Business Day. In addition, your plan may impose additional restrictions on investment transactions.

Investment Advice/Recommendations: Neither MetLife, nor any of its employees, Financial Services Representatives and agents, will provide investment recommendations or give investment advice of any kind in regard to your plan MFSP account. By signing the Enrollment Form, you confirm that no MetLife employee, Financial Services Representative or agent made any investment recommendations or gave any investment advice of any kind. If you're interested in asset allocation services, please ask your MetLife Financial Services Representative.

Prospectus: You have been provided a fund fact sheet or prospectus for each of the MFSP Funds available in your plan. If you allocate plan contributions or transfer any part of your plan account into a Fund for which you do not have an account balance, you will be provided a prospectus for that Fund. Whenever you want a prospectus (or any other disclosure information), please call your ***MetLife Financial Services Representative***.

Mutual funds are offered by MetLife Investors Distribution Company (member FINRA), 1095 Avenue of the Americas, New York, NY 10036. Annuities are issued by MetLife Insurance Company USA, Charlotte, NC 28277 or Metropolitan Life Insurance Company (MLIC), New York, NY 10166. All are MetLife companies.

Insurance Product Compensation Disclosure Notice

MetLife and its affiliated insurance companies and broker-dealers are committed to helping you select an appropriate product based on your financial needs and stated investment objectives.

Your MetLife sales representative ("Representative") is an employee of a MetLife Company. Your Representative is authorized to offer and sell products to you that are either issued or distributed by Metropolitan Life Insurance Company or certain of MetLife's affiliated insurance companies, or offered through one of MetLife's affiliated entities that is registered as a broker-dealer with whom you have an account relationship (each, a "MetLife Company" and, together, the "MetLife Companies").* Products from the MetLife Companies include fixed life insurance and annuities, property, casualty, and health insurance, variable annuities, and variable life insurance ("MetLife Products"). Your Representative also may be authorized to offer you certain products, including insurance, annuities, and mutual funds, issued by companies other than the MetLife Companies ("non-MetLife products"). Your Representative acts on behalf of the MetLife Companies in connection with the offer and sale of MetLife Products to you. He or she acts on behalf of a company other than MetLife in connection with the sale of non-MetLife products. Your Representative also may service your mutual funds, securities or insurance products on behalf of the company issuing the product. Your Representative is compensated by a MetLife Company for sale, renewal and servicing of MetLife Products and certain authorized non-MetLife products. This compensation includes base commissions and other forms of compensation that may vary from product to product and by the amount of the purchase payment made by you. You should be aware that the amount of his or her compensation may increase in part based upon the relative amount of MetLife Products and certain non-MetLife products that he or she sells during a set period. He or she also is eligible for additional cash compensation (such as medical, retirement and other benefits) and non-cash compensation (such as conferences and sales support services) based on his or her sales of MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. Your Representative may also receive compensation for the sale, renewal and servicing of authorized non-MetLife products directly from the issuing company. In some instances, MetLife Companies may also pay for expenses incurred by Representatives in connection with events for clients and prospects, training and education opportunities, and other miscellaneous expenses. MetLife receives compensation for non-MetLife Products sold by your Representative. This compensation will vary based upon an agreement between a MetLife Company and the issuing company and may include a bonus feature or a marketing allowance, which may be used in some instances to offset expenses associated with conducting due diligence on the company and its products, and hosting training and education, or recognition, conferences. For residents of New York, if you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information from your Representative, independent broker or independent agent about the compensation he or she expects to receive as a result of the sale of a MetLife Product or non-MetLife product. Additionally, sales managements compensated for MetLife Products and approved non-MetLife Products that are sold by your Representative through MetLife. Generally, this compensation is aligned with that of your Representative, as noted above.

The services provided by your Representative may include:

- Discussing your current financial condition, goals and objectives;
- Gathering relevant financial information;
- Analyzing your financial situation (including among other things your needs, goals, risk tolerance, investment experience and time horizon) in order to determine appropriate strategies and recommendations of suitable investment or insurance products;
- Making recommendations regarding asset allocation;
- Making recommendations involving investment repositioning;
- Implementing these recommendations; and
- Reviewing your progress against your financial goals and objectives.

These services are **not** investment advisory or financial planning services subject to the Investment Advisors Act of 1940, as amended (the "Advisers Act"). If you are interested in such services, ask your Representative. Either your Representative or another MetLife Representative may be able to provide investment advisory or financial planning services. Before receiving those services, however, you will be provided with an additional disclosure as required by the Advisers Act and enter into a separate written agreement regarding those services.

In addition to your Representative, certain independent brokers and agents sell products through an association with a MetLife sales office. They are compensated by a MetLife Company for the sale, renewal and servicing of MetLife Products. Those brokers and agents may receive increased compensation based upon the amount of MetLife Products sold during a set period. If you purchased your MetLife Product through the MetLife Auto & Home Group Insurance Program we may also pay an agent or broker representing the employer/organization participating in the Group Insurance Program for the sale and renewal of MetLife Products. We may also pay your employer or association or a third party acting on their or our behalf for the administration and service they provide related to the Group Insurance Program. Administration and services may include payroll administration.

* The following are the MetLife Companies whose products your Representative may be authorized to sell: Metropolitan Life Insurance Company, Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Metropolitan Lloyds Insurance Company of Texas, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Economy Premier Assurance Company, First MetLife Investors Insurance Company, MetLife Insurance Company USA, New England Life Insurance Company, General American Life Insurance Company and MetLife Investors Distribution Company. For more information, please refer to www.metlife.com.

COMPDISC-ID-MLR (11/14)

LEAVE WITH APPLICANT

MetLife

Our Privacy Notice

We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. "Personal information" here means anything we know about you personally.

Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

Collecting Your Information

We typically collect your name, address, age, and other relevant information. For example, we may ask about your:

- finances
- creditworthiness
- employment
- health

We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life, car, and home insurers. They also include a legal plans company and securities broker-dealers. In the future, we may also have affiliates in other businesses.

How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don't control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

Using Your Information

We collect your personal information to help us decide if you're eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- process claims and other transactions
- perform business research
- confirm or correct your information
- market new products to you
- help us run our business
- comply with applicable laws

Sharing Your Information With Others

We may share your personal information with others with your consent, by agreement, or as permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we may share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor. Before sharing your information with any affiliate or joint marketing partner for their own marketing purposes, however, we will first notify you and give you an opportunity to opt out.

Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits
- giving your information to someone with a legal interest in your assets (for example, creditor with a lien on your account)
- giving your information to your health care provider
- those listed in our "Using Your Information" section above

HIPAA

We will not share your health information with any other company - even one of our affiliates - for their own marketing purposes. If you have dental, long term care, or medical insurance from us, the Health Insurance Portability and Accountability Act ("HIPAA") may further limit how we may use and share your information.

Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you anything we learned as part of a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife.

Questions

We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us. When you write, include your name, address, and policy or account number.

Send privacy questions to:

MetLife Privacy Office
P.O. Box 489
Warwick, RI 02887-9954
privacy@metlife.com

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of these MetLife companies:

Metropolitan Life Insurance Company
MetLife Insurance Company USA
MetLife Investors Distribution Company
MetLife Associates, LLC

BUSINESS CONTINUITY PLAN DISCLOSURE[1]

MetLife, Inc. together with each of its subsidiaries and affiliates, including its broker dealer affiliates, (collectively "MetLife") is committed to safeguarding the interests of our clients and customers in the event of an emergency or significant business disruption ("SBD").

MetLife's comprehensive business continuity strategy is designed to enable MetLife to meet its existing obligations to its clients and customers in the event of an emergency or SBD by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all of MetLife's books and records, and allowing customers to transact business.

MetLife has a documented corporate policy requiring each Business Unit to develop a business continuity plan (hereinafter "Business Continuity Plan"). Pursuant to this policy, MetLife's I/T Risk and Business Recovery ("ITRBR") department has the full-time responsibility of coordinating the development, testing and maintenance of all MetLife Business Continuity Plans. ITRBR also manages contracts with recovery services vendors and is responsible for management reporting on all aspects of continuity. A formal process that includes a continuous review of internal controls enforces the corporate policy on continuity.

Business Continuity Plans have been developed, tested and approved by management for all MetLife business locations and production IT systems and applications. The plans reside in a common, best-of breed database and are routinely updated by business units and ITRBR staff. The database is replicated between two sites that are several hundred miles apart. Business Impact Analyses are used to keep the Business Continuity Plans aligned with business requirements.

Recovery resources are identified in advance and are obtained from several sources. These resources exist either within MetLife's capabilities or are obtained from recovery services vendors under contract.

Local crisis management teams are in place in all MetLife locations. These local crisis teams are charged with recording and managing any potential or actual crisis at the site from the time a situation occurs to the resolution of the incident and resumption of normal business operations.

MetLife's Business Continuity Plans address advance preparations and actions to be taken in response to disruptions of various magnitudes. The Business Continuity Plans address the potential impact of varying levels of disruptions to MetLife employees, equipment, computer and telecommunications systems, and office facilities. While it is impossible to anticipate every type of disruption that could effect MetLife's businesses, examples of the incidents covered by the Business Continuity Plans include, but are not limited to, terrorists attacks, hurricanes, fires, bomb threats, earthquakes, public transportation strikes, IT disruptions and cyber-threats.

MetLife maintains back-up systems and power supplies that allow critical computer and telecommunications systems and facility functions to be maintained in the event of minor, local disruptions. The duration of the disruption will depend on the nature and extent of the emergency or SBD.

In the event of an SBD, where it is not possible to conduct business from one of MetLife's offices, the company has contracted with a recovery services vendor for use of a remote alternate site equipped with sufficient resources to support critical business operations. Telephone service would be re-routed to this site. MetLife's networks and major business applications are replicated daily in a different geographical location from the company's offices, enabling it to access these systems from the remote site should the local systems become unavailable. As required in the Business Continuity Plans, MetLife is generally prepared to restore critical business functionality at the alternate site no later than 48 hours after declaration of an SBD. Other employees have been designated to work from home during periods of major disruptions.

The MetLife's Business Continuity Plans are reviewed as necessary, and at least annually, to ensure they account for technology, business and regulatory changes, operations, structure or location. The Business Continuity Plans are subject to change, and material changes will be updated promptly on the MetLife public website and all affiliates' websites. You may obtain a current written copy of this notice by contacting a MetLife representative or writing to us at:

MetLife
One MetLife Plaza
Long Island City, New York 11101
Attn: Corporate Ethics and Compliance

(1) This disclosure is intended to comply with the rules promulgated by the Financial Industry Regulatory Authority ("FINRA").

NOTES

Mutual fund companies assess certain annual fees and expenses. For more information regarding fees and expenses, please read each mutual fund prospectus carefully. MetLife and/or its affiliates receive fees from the mutual fund families or its affiliates for providing certain administrative, distribution and recordkeeping services.

Mutual funds are sold by prospectus only, which is available from your registered representative. Please carefully consider investment objectives, risks, charges and expenses before investing. For this and other information about any mutual fund investment, please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with change in market conditions such that shares may be worth more or less than original costs when redeemed. Diversification cannot eliminate the risk of investment losses, and past mutual fund performance is not a guarantee of future results.

Depending on your state, the Fixed Account is made available through the Strategic Value Annuity (SVA) or the Registered Fixed Account of the Gold Track Select variable annuity. The Strategic Value Annuity is a fixed annuity issued on policy form number L-22419C by MetLife Insurance Company USA, 11225 North Community House Road, Charlotte, NC 28277 and distributed by MetLife Investors Distribution Company (member FINRA). The Gold Track Select Annuity is issued on policy form numbers L-14666, L-14669, L-14672, L-14672 CA, L-14669 MO, L-14672 MO, L-14669 ND, L-14672 ND, L-14669 NE, L-14672 NE, L-14634A, L-14669 NYNON4223, L-14672 NYNON4223, L-14669 NY4223, L-14672 NY4223, L-14666 OR, L-14669 OR, L-14672 OR, L-14666 PA, L-14669 PA, L-14672 PA, L-14666 TX, L-14669 TX, L-14672 TX, L-14669 UT, L-14672 UT, L-14669 WA, L-14672 WA, L-14666 WI, L-14669 WI, L-14672 WI by MetLife Insurance Company USA, 11225 North Community House Road, Charlotte, NC 28277, and is issued by Metropolitan Life Insurance Company (MLIC), in New York only, under policy form numbers M-14669 (4223) and M-14669 (Non-4223), 200 Park Avenue, New York, NY 10166 and distributed by MetLife Investors Distribution Company (member FINRA). Securities are distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). All are MetLife companies. Annuity product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Like most insurance policies and annuity contracts, MetLife contracts contain withdrawal charges, limitations, exclusions, holding periods, termination provisions and terms for keeping them in force. Contact your representative for complete details.

Securities, including variable products, are distributed by MetLife Investors Distribution Company (member FINRA). All are MetLife companies. Morningstar Investment Management, LLC is not affiliated with MetLife.

The Registered Fixed Account Option is available through a group annuity contract (Strategic Value Annuity or Gold Track Select) by a MetLife insurance company and is offered by prospectus only, which is available from your registered representative. You should carefully consider the product's features, risks, charges and expenses. This and other information is available in the prospectus, which you 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 the issuing insurance company. Withdrawals are subject to withdrawal charges and a market value adjustment. The market value adjustment may be lower or higher than your contract value.

The plan document governs the terms of the plan and is available from your employer. In general, if any conflicts occur between this material and the plan documents provided by your employer that define the plan, the plan documents will govern.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

MetLife Resources is a division of Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

Keeping In Touch With Your Retirement Account

Each quarter, you will receive a personal account statement with a summary of all activity. You can also obtain information and make transactions virtually 24 hours a day, 7 days a week.* You may access your account in two ways:

- Log onto **www.mlr.metlife.com**
- Call **1-800-543-2520**

Through either the website or the toll-free telephone number, you can obtain:

- Program account balance
- Contribution amount (deferral amount)
- Contribution history
- Current allocations
- Transfer history
- Monthly mutual fund performance reports
- Fund fact sheets

You can also:

- Use the financial calculators
- Change contribution amount (deferral amount)
- Redirect future contributions
- Rebalance investments
- Change Personal Identification Number (PIN)

In addition, you can speak to a Client Service Representative, Monday through Friday from **9:00 a.m.** to **8:00 p.m.** (Eastern Time).

** Access to the website and phone system may be limited or unavailable during periods of peak demand, market volatility, system upgrades/maintenance, or other reasons. Transfer requests made via the website received and in good order on business days prior to the close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or in other special circumstances) will be processed at the close of business the same day the request was received. Requests received after this time are processed on the next business day.*

Account Access
virtually 24/7

www.mlr.metlife.com
1-800-543-2520

MetLife

1606-598175 CS MLR19000329037-1
L1215449662[exp0717][All States][DC]
© 2016 METLIFE, INC.