

ANNUITIES | VARIABLE

# Index Selector<sup>®</sup>



# MetLife



a strategy to help you manage risk

This brochure must be accompanied by either a Preference Plus Account<sup>®</sup>, Enhanced Preference Plus Account<sup>®</sup> or MetLife Financial Freedom Select<sup>®</sup> variable annuity product brochure and prospectus.

## Asset allocation is an important part of your overall plan to achieve your financial goals.

An Asset Allocation Questionnaire, which should be completed with the assistance of your Registered Representative, can help you define your comfort level with investments, or risk tolerance (i.e., whether your attitude toward investments is to be conservative or aggressive, or falls somewhere in between). The Index Selector strategy may be used as a tool for suggested broad allocations of your assets. There are five models that correspond to the result of your Asset Allocation Questionnaire.

### Index Selector

The Index Selector asset allocation strategy seeks to diversify your assets in one of the five allocation models: Conservative; Conservative to Moderate; Moderate; Moderate to Aggressive; or Aggressive. The asset class allocations are suggested by Wilshire Funds Management & approved by MetLife. MetLife offers five index portfolios to populate the Index Selector models. Each Index Selector model has a different percentage of some or all of the five index portfolios and the Fixed Interest Account.

The index portfolios are designed to track the return of popular benchmark indexes of each asset class. The portfolios tend to hold many of the same stocks or bonds that are tracked by the actual index. Of course, there is no guarantee that an index portfolio will achieve the performance of the index.

Wilshire Funds Management is a business unit of Wilshire Associates Incorporated (“Wilshire Associates”). Wilshire Associates is not affiliated with MetLife Advisers, LLC or its affiliates and Wilshire Associates does not have any discretionary authority or control with respect to purchasing or selling securities or making investments for

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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. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

### How It Works

Your registered representative can assist you in completing an Asset Allocation Questionnaire, which can help you determine your risk tolerance level. The result will point you to one of the five suggested Index Selector models shown. Once you’ve made your choice, 100% of your money goes into that model. Over time, market fluctuations will likely change the account balance in the various portfolios you have selected. In order to maintain the allocation of the Index Selector model you chose, your account will be automatically rebalanced every calendar quarter.

We will implement the Index Selector strategy using the percentage allocations of the model that was in effect when you elected the Index Selector strategy. You should consider whether it is appropriate for you to continue this strategy over time if your risk tolerance, time horizon or financial situation changes. The asset allocation models used in the Index Selector strategy may change from time to time. If you are interested in an updated model, please contact your sales representative. We reserve the right to modify or terminate the Index Selector strategy at any time for any reason.

*Index Selector is an investing strategy designed for investors who are looking for an easy way to allocate their assets in accordance with their risk tolerance and who seek to track the returns of market performance benchmarks.*

*The Index Selector cannot guarantee a profit or protect against a loss.*

# index selector models

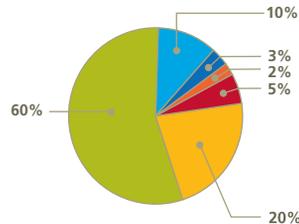
## RISK TOLERANCE

## MODELS

## LEGEND

### CONSERVATIVE

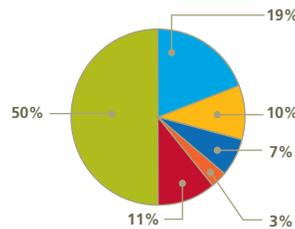
This portfolio is generally appropriate for someone who may need his or her money in a few years and wants to take minimal risks with their investments. This portfolio may also be appropriate for people who want to lower their exposure to high-risk investments, while still seeking some growth.



- Fixed Interest Account
- Barclays Aggregate Bond Index Portfolio<sup>I</sup>
- MetLife Stock Index Portfolio<sup>I</sup>
- MetLife Mid Cap Stock Index Portfolio<sup>C,I</sup>
- Russell 2000<sup>®</sup> Index Portfolio<sup>C,I</sup>
- MSCI EAFE<sup>®</sup> Index Portfolio<sup>F,I</sup>

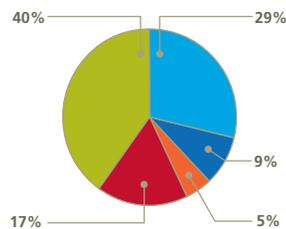
### CONSERVATIVE TO MODERATE

This portfolio is generally appropriate for someone with a short to intermediate time-horizon who wants growth without risking the majority of the investment. This portfolio may also be suitable for people who intend to use some of their investment within the next few years, but also want more growth opportunity.



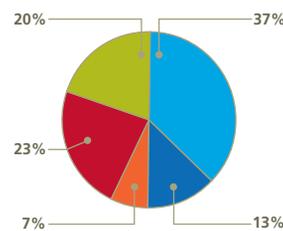
### MODERATE

This portfolio is generally appropriate for someone with an intermediate time-horizon who wants growth, while minimizing risk. This model enables someone to protect a portion of their assets, while still seeking a reasonable rate of growth with the balance.



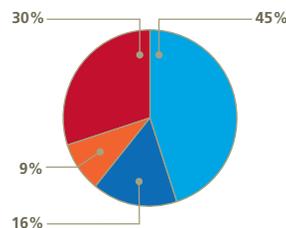
### MODERATE TO AGGRESSIVE

This portfolio is generally appropriate for someone with a long time-horizon, who can also tolerate market volatility. This portfolio provides the possibility of high growth, but helps to temper the sharp swings of a pure stock portfolio.



### AGGRESSIVE

This portfolio is generally appropriate for someone with a long time-horizon and very aggressive investment goals. They want the high growth of a pure stock portfolio and can also tolerate the extreme price fluctuations this type of portfolio may sustain.



C Invests in stocks of small capitalization or mid capitalization companies. Such stocks may fluctuate in value more than stocks of large capitalization companies and may perform poorly due to the issuer's limited product lines, markets, financial resources or management experience.

F Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.

I Morgan Stanley sponsors the MSCI EAFE<sup>®</sup> Index, Barclays Capital sponsors the Barclays U.S. Aggregate Bond Index, Standard & Poor's sponsors the Standard & Poor's 500<sup>®</sup> Composite Stock Price Index and the Standard & Poor's MidCap 400<sup>®</sup> Composite Stock Index, and Frank Russell Company sponsors the Russell 2000<sup>®</sup> Index (together referred to as "index sponsors"). The index sponsors have no responsibility for and do not participate in the management of portfolio assets or sale of portfolio shares. Each index and its associated trademarks and service marks are the exclusive property of the respective index sponsors. The Metropolitan Series Fund, Inc. Statement of Additional Information contains a more detailed description of the limited relationship the index sponsors have with Metropolitan Life Insurance Company and the Fund.

## Investment Performance Is Not Guaranteed

This material must be preceded or accompanied by a prospectus for variable annuities issued by Metropolitan Life Insurance Company. Variable annuity products are offered by prospectus only, which is available from your registered representative. You should carefully consider the product's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding options. 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 based on the claims-paying ability and financial strength of Metropolitan Life Insurance Company. The investment experience and the cash surrender value of a policy will fluctuate so that, at the time of a withdrawal, the cash surrender value may be worth more or less than the sum of your premium payments.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% Federal income tax penalty. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

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## Index Selector is available with the following products:

### Variable Annuity:

- Preference Plus Account G.4333-7
- Enhanced Preference Plus Account G.4333-7
- MetLife Financial Freedom Select G.FFS(0802), G\_MFFS-1(8/04)

Variable annuities are issued by Metropolitan Life Insurance Company (MLIC) and distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA); 5 Park Plaza, Suite 1900, Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc., (MSI) (member FINRA/SIPC); 1095 Avenue of the Americas, New York, NY 10036. MLIC, MLIDC and MSI are MetLife companies.

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