The road to retirement starts here!

Congratulations on enrolling in
your employer's retirement savings plan.

MetLife

Navigating life together

Flexible Account Access

Telephone: 1-800-560-5001	After following the prompts, based on the type of account you have, say or enter your Social Security Number or Account Number	
• Account details	• Make a change	• Speak with a customer service representative

Customer service representatives are available Monday through Friday from 9:00 a.m. to 6:00 p.m. (Eastern Time) to assist you with questions about general account information, funding options, obtaining enrollment and transactional forms, beneficiary changes and status of requests.

Website: online.metlife.com

1. Go to **online.metlife.com** and register in 5 easy steps to get a username and password*
2. Answer a few questions about yourself to complete the Authentication step
3. Begin using **online.metlife.com** with your username and password immediately

View Your Account	Change Your Account	Additional Options
• Account details • Current allocations • Transaction status • Automated investment strategies • Transaction history • View product and fund prospectuses • View fund performance	• Redirect future contributions • Transfer money • Rebalance money • Change address or phone	• View fund values • Download forms • Change username and password • Register for online document notifications

* You will need your contract number to register.

metlife.com

Your Quarterly Statement

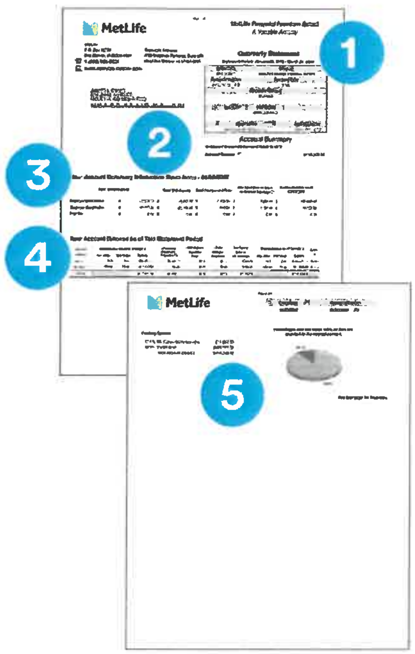
Your quarterly statement provides you with valuable information about your MetLife retirement plan account. Here is a highlighted guide to help you read and understand each section of your quarterly statement.

Sign Up for Electronic Statement Delivery
It's quick, convenient, & clutter-free

Register for online.metlife.com (see Website: online.metlife.com on front). **Log on to your account** and be sure you've provided an email address or addresses to which email notifications are to be sent when new documents are available for viewing.

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

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



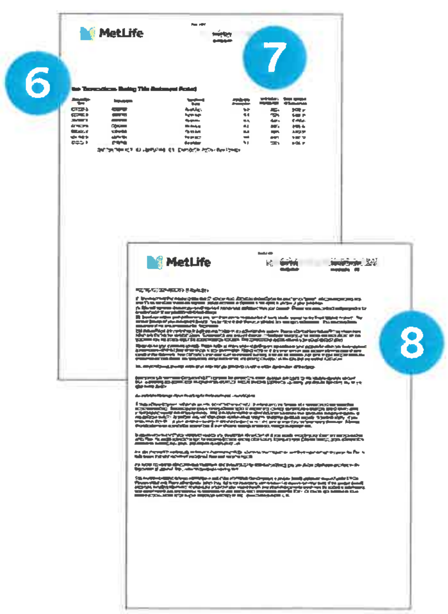
1 Profile Information
Provides your personal profile information such as your name, address, account number, and employer group number, as well as the time period the statement covers.

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

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

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

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



6 Account Transactions
Provides detailed information about your deposits/contributions for the statement period.

7 Unit Value or Interest Rate
Shows the unit value or interest rate applicable to each contribution transaction during the statement period.

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

Have questions about reading your statement or accessing your account?
Call 1-800-560-5001 to speak with a customer service representative.

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