

MetLife Asset Builder®

Variable Annuity Performance^{1, 2, 9,10}

February 2010

The performance data below represents past performance. Past performance is not a guarantee of future results. Standardized Performance for a funding option, as defined by the SEC, is the Average Annual Total Return for periods commencing on the investment division inception date, one, five or ten years ago, and terminating at the end of the most recent calendar quarter. The Investment Division Inception date is the date the portfolio was first offered under the separate account that funds the product. The SEC requires that standardized performance figures be updated no more frequently than each calendar quarter. Investment return and principal value of an investment will fluctuate so that an investment, when redeemed, may be worth more or less than its original value. Current performance may be higher or lower than the performance data quoted. Performance current to the most recent month-end is available upon request by calling 1-866-438-6477.

Funding Option ^{1, 2, 9,10}	Investment Division Inception Date	Year To Date Change in Value	Illustrative Performance (Assuming 0.95% Annual Fee)				Standardized Performance (Assuming Maximum Fee Level)			
			Average Annual Change in Value as of 2/28/2010			Inception To Date	Average Annual Total Return as of 12/31/2009			Inception To Date
			1 Year	5 Years	10 Years		1 Year	5 Years	10 Years	
Met/Franklin Templeton Founding Strategy - Class B ^{3,6}	5/1/2008	-1.71%	43.24%	N/A	N/A	-6.91%	27.34%	N/A	N/A	-6.60%
Western Asset Management U.S. Government	5/1/2001	2.04%	6.60%	2.34%	N/A	2.80%	3.35%	1.85%	N/A	2.61%
American Funds Bond Fund	5/1/2006	1.61%	15.23%	N/A	N/A	2.44%	11.55%	N/A	N/A	2.10%
BlackRock Bond Income ⁴	7/2/1990	2.32%	13.14%	3.22%	4.80%	5.91%	8.44%	2.76%	4.66%	5.84%
Barclays Capital Aggregate Bond Index ^{3,5,7}	11/9/1998	1.68%	7.34%	4.24%	5.18%	4.51%	4.18%	3.85%	5.07%	4.42%
PIMCO Total Return	5/1/2001	2.10%	20.23%	6.16%	N/A	5.93%	17.28%	5.65%	N/A	5.79%
Western Asset Management Strategic Bond Opportunities	5/1/2001	2.56%	38.27%	4.24%	N/A	5.68%	30.98%	3.79%	N/A	5.48%
PIMCO Inflation Protected Bond	5/1/2006	1.01%	17.19%	N/A	N/A	5.37%	17.25%	N/A	N/A	5.32%
Met/Franklin Income - Class B ³	5/1/2008	-0.74%	34.41%	N/A	N/A	0.11%	26.63%	N/A	N/A	0.57%
Lord Abbett Bond Debenture ⁴	3/3/1997	0.99%	34.35%	4.99%	4.36%	4.48%	35.83%	4.90%	4.50%	4.45%
BlackRock Diversified	7/2/1990	0.47%	31.25%	0.50%	0.49%	5.92%	16.19%	0.29%	0.32%	5.94%
MFS ⁸ Total Return	8/5/2002	0.00%	5.73%	-3.21%	N/A	1.79%	-6.34%	-3.25%	N/A	1.83%
BlackRock Large Cap Value	5/1/2002	-0.46%	40.07%	-2.28%	N/A	0.97%	10.17%	-2.01%	N/A	1.05%
Davis Venture Value	7/5/2000	-1.18%	60.96%	-0.37%	N/A	0.72%	30.75%	0.18%	N/A	0.86%
Fl Value Leaders	5/1/2002	0.99%	54.92%	-2.02%	N/A	1.05%	20.70%	-1.74%	N/A	0.95%
Met/Franklin Mutual Shares - Class B ³	5/1/2008	-0.02%	45.98%	N/A	N/A	-10.82%	23.71%	N/A	N/A	-11.79%
MFS ⁸ Value ^{3,11,12}	11/9/1998	-0.86%	46.49%	-2.82%	4.73%	1.34%	19.68%	-2.99%	2.73%	1.44%
Met/Templeton Growth - Class B ³	5/1/2008	-4.26%	49.81%	N/A	N/A	-9.98%	31.37%	N/A	N/A	-8.54%
Oppenheimer Global Equity	3/3/1997	-1.41%	62.92%	1.72%	1.68%	4.47%	38.99%	2.86%	1.47%	4.65%
American Funds Global Small Capitalization Fund	5/1/2001	-1.27%	74.96%	4.71%	N/A	6.72%	59.78%	6.19%	N/A	7.01%
American Funds Growth - Income Fund	5/1/2001	-1.68%	49.31%	-0.30%	N/A	1.10%	30.01%	-0.07%	N/A	1.31%
BlackRock Large Cap Core ¹³	7/2/1990	-0.26%	42.27%	-1.92%	-3.02%	5.64%	18.31%	-2.02%	-3.29%	5.70%
Legg Mason Value Equity	5/1/2001	-0.63%	68.97%	-7.34%	N/A	-4.92%	36.49%	-7.24%	N/A	-4.94%
MetLife Stock Index ^{3,5}	7/2/1990	-0.79%	51.76%	-0.80%	-1.38%	6.79%	25.05%	-0.76%	-2.15%	6.89%
Met/Artisan Mid Cap Value ¹⁷	5/1/2001	-1.06%	60.99%	-3.92%	N/A	2.11%	40.23%	-3.43%	N/A	2.28%
Neuberger Berman Mid Cap Value	11/9/1998	1.85%	82.90%	-0.56%	6.32%	7.30%	46.70%	-0.76%	5.71%	7.23%
Clarion Global Real Estate ⁶	4/30/2004	-4.11%	77.14%	0.51%	N/A	-11.12%	33.85%	0.08%	N/A	-10.76%
Artio International Stock ^{3,14}	7/1/1991	-6.49%	39.88%	-2.03%	-2.55%	2.15%	21.02%	-0.25%	-1.74%	2.54%
Harris Oakmark International	5/1/2002	-3.30%	84.71%	3.85%	N/A	6.80%	53.99%	5.21%	N/A	7.41%
MFS Research International	5/1/2001	-5.04%	56.89%	2.52%	N/A	3.74%	30.69%	4.12%	N/A	4.44%
Morgan Stanley EAFE Index ^{3,5}	11/9/1998	-4.81%	53.69%	0.92%	-0.20%	1.99%	27.46%	2.33%	-0.18%	2.47%
Lazard Mid Cap	5/1/2002	1.88%	64.21%	-0.28%	N/A	2.51%	35.85%	-0.35%	N/A	2.31%
MetLife Mid Cap Stock Index ^{3,5}	7/5/2000	1.65%	65.02%	2.36%	N/A	4.45%	35.70%	2.13%	N/A	4.35%
American Funds Growth Fund	5/1/2001	-1.53%	56.40%	1.10%	N/A	0.20%	38.10%	1.39%	N/A	0.39%

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BlackRock Legacy Large Cap Growth ²¹	8/5/2002	-3.02%	46.90%	2.24%	N/A	6.02%	35.50%	1.85%	N/A	6.59%
BlackRock Strategic Value	7/5/2000	-0.15%	41.87%	-4.48%	N/A	3.95%	12.09%	-4.85%	N/A	4.03%
Janus Forty	5/1/2008	-1.20%	54.23%	N/A	N/A	-13.21%	41.86%	N/A	N/A	-13.77%
Jennison Growth ¹⁶	7/5/2000	-2.98%	45.34%	1.85%	N/A	-7.07%	38.67%	1.87%	N/A	-6.89%
Legg Mason Partners Aggressive Growth	5/1/2001	4.12%	57.88%	-0.73%	N/A	-4.12%	32.20%	-2.23%	N/A	-4.64%
Oppenheimer Capital Appreciation	8/5/2002	-2.79%	53.33%	-0.89%	N/A	4.17%	42.67%	-0.72%	N/A	4.67%
T. Rowe Price Large Cap Growth	11/9/1998	-3.01%	49.41%	0.86%	-0.24%	2.21%	42.09%	0.98%	-0.09%	2.53%
Loomis Sayles Small Cap Core ^{3, 18}	7/5/2000	-1.37%	52.52%	2.20%	N/A	1.82%	29.02%	2.15%	N/A	1.99%
Russell 2000 ⁷ Index ³⁵	11/9/1998	0.42%	60.35%	0.01%	1.17%	4.12%	24.83%	-0.60%	2.08%	4.14%
BlackRock Aggressive Growth	7/2/1990	-0.66%	65.30%	2.12%	-2.82%	6.04%	48.03%	1.96%	-1.74%	6.13%
Fl Mid Cap Opportunities ¹⁵	3/3/1997	1.06%	43.61%	-5.29%	-11.84%	2.12%	32.54%	-5.87%	-10.22%	2.06%
Loomis Sayles Small Cap Growth ¹⁹	5/1/2001	-2.45%	47.57%	-2.71%	N/A	-1.75%	28.71%	-2.58%	N/A	-1.50%
MetAIM Small Cap Growth	5/1/2002	-0.59%	53.47%	1.52%	N/A	2.26%	32.95%	1.61%	N/A	2.39%
T. Rowe Price Small Cap Growth	3/3/1997	0.67%	61.46%	1.73%	-1.15%	3.14%	37.66%	1.40%	-0.31%	3.13%
T. Rowe Price Mid Cap Growth	5/1/2001	0.76%	62.33%	4.47%	N/A	-1.06%	44.48%	3.91%	N/A	-1.17%
RCM Technology	5/1/2001	-4.33%	64.06%	5.99%	N/A	-4.29%	57.67%	5.54%	N/A	-3.88%
Exchange-Traded ("ETF") Portfolios										
SSgA Growth ETF ²⁰	5/1/2006	-1.66%	50.42%	N/A	N/A	-1.52%	28.29%	N/A	N/A	-1.14%
SSgA Growth and Income ETF ²⁰	5/1/2006	-0.92%	41.49%	N/A	N/A	0.51%	23.78%	N/A	N/A	0.79%
Asset Allocation Portfolios⁹										
American Funds Moderate Allocation - Class B	5/1/2008	-0.58%	32.08%	N/A	N/A	-3.63%	22.73%	N/A	N/A	-3.64%
American Funds Balanced Allocation - Class B	5/1/2008	-1.16%	41.43%	N/A	N/A	-6.19%	28.84%	N/A	N/A	-6.11%
American Funds Growth Allocation - Class B	5/1/2008	-1.83%	49.24%	N/A	N/A	-9.50%	33.10%	N/A	N/A	-9.37%
MetLife Conservative Allocation Portfolio	5/1/2005	1.32%	27.02%	N/A	N/A	3.62%	19.59%	N/A	N/A	3.45%
MetLife Conservative to Moderate Allocation Portfolio	5/1/2005	0.52%	34.20%	N/A	N/A	2.94%	22.83%	N/A	N/A	2.93%
MetLife Moderate Allocation Portfolio	5/1/2005	-0.25%	41.54%	N/A	N/A	2.07%	25.65%	N/A	N/A	2.20%
MetLife Moderate to Aggressive Allocation Portfolio	5/1/2005	-1.07%	48.46%	N/A	N/A	1.10%	28.21%	N/A	N/A	1.37%
MetLife Aggressive Allocation Portfolio	5/1/2005	-1.75%	54.60%	N/A	N/A	0.05%	30.68%	N/A	N/A	0.43%

A current prospectus for MetLife Asset Builder, the Metropolitan Series Fund and the American Funds Insurance Series must precede or accompany this performance report. The MetLife Asset Builder variable annuity prospectus contains information about the product's features, investment objectives, risks, charges and expenses, and the investment objectives, risks and policies of the underlying funding options, all of which should be considered carefully before investing. All product guarantees are based on the financial strength and claims paying ability of Metropolitan Life Insurance Company. The amounts allocated to the variable investment options of your account balance are subject to market fluctuations so that, when withdrawn or annuitized it may be worth more or less than its original value. Additional copies can be obtained by calling 1-866-438-6477. Please read the prospectus carefully before investing. This performance report is for use through 4/15/2010.

The MetLife Asset Builder variable annuity was first offered December 6, 2001. Performance assumes that the annuity was in existence for the period shown. Performance shown is the change in accumulation unit values from one period to the next and assumes that the change occurred at a steady rate over the time period indicated. Illustrative Performance is after all investment expenses and the Separate Account charge of 0.95%. Standardized Performance is after all investment expenses and the maximum permitted Separate Account charge of 0.95%.

MetLife Asset Builder

Variable Annuity

1. A Portfolio may have a name and/or objective that is very similar to that of a publicly available mutual fund managed by the same money manager. These Portfolios are not publicly available, and will not have the same performance as those publicly available mutual funds. Different performance will result from differences in implementation of investment policies, cash flows, fees, and size of the Portfolio. The expenses of some of the Portfolios may have been subsidized for a portion of their operating history. Any such subsidies have the effect of increasing their performance results.
2. Waiver and/or reimbursement of investment management fees and certain fund expenses may have taken place for each of the portfolios in the past. Such waivers and/or reimbursements have the effect of increasing performance results.
3. Waivers and/or expense agreements are currently in place for this portfolio. These waivers and/or reimbursements of investment management fees and certain fund expenses may be substantial. Please see the prospectus for more information. Such waivers and/or reimbursements have the effect of increasing performance results.
4. On April 29, 2002, the Loomis Sayles High Yield Bond Portfolio was merged in the Lord Abbett Bond Debenture Portfolio. Loomis Sayles High Yield Bond Division is no longer available under this product. Performance for the Lord Abbett Bond Debenture consists of performance of the Loomis Sayles High Yield Bond Division before April 29, 2002 and performance of the Lord Abbett Bond Debenture on or after April 29, 2002. On April 29, 2002, the State Street Research Income Portfolio was merged into the State Street Research Bond Income Portfolio. The State Street Research Income Portfolio is no longer available. Performance for the BlackRock Bond Income Division consists of performance of the State Street Research Bond Income Division before April 29, 2002 and performance of the BlackRock Bond Income on or after April 29, 2002.
5. Morgan Stanley sponsors the MSCI EAFE® Index. Barclays Capital sponsors the Lehman Brothers® Aggregate Bond Index, Standard & Poor's sponsors the S&P 500® Index and the S&P Mid Cap 400 Index and Frank Russell sponsors the Russell 2000® Index (together referred to as "index sponsors"). Direct investments in the indexes is not possible. The index sponsors do not sponsor, endorse, sell or promote any of the portfolios or make any representation regarding the advisability of investing in the portfolios. The index sponsors have no responsibility for and do not participate in the management of the portfolio assets or sale of the portfolio shares. Each index and its associated service marks are the exclusive property of the respective index sponsors, and references thereto have been made with permission. The Metropolitan Series Fund, Inc. Statement of Additional Information contains a more detailed description of the limited relationship the index sponsors have with MetLife and the Fund.
6. The Portfolio is a "fund of funds" that are invested equally in three other portfolios of the Met Investors Series Trust: the MetFranklin Income Portfolio, the MetFranklin Mutual Shares Portfolio and the MetTempleton Growth Portfolio. Because the Portfolio invests in other underlying portfolios, the portfolio will bear its pro rata portion of the operating expenses of the underlying portfolios in which it invests, including the management fee.
7. On May 1, 2009 the name of this portfolio was changed from Lehman Brothers Aggregate Bond Index to the Barclays Capital Aggregate Bond Index.
8. On April 28, 2008, ING Clarian Real Estate Securities L.P. replaced Neuberger Berman Management, Inc. as the sub advisor to the portfolio, which had been known as Neuberger Berman Real Estate Portfolio.
9. The performance shown may reflect, for some time periods described, the management of previous sub-advisers.
10. Certain Class B Portfolios of the Met Investors Series Trust and the Portfolios of American Funds have adopted a distribution plan under Rule 12b-1 of the Investment Act of 1940. We are paid the Rule 12b-1 fee.
11. On January 7, 2008 Massachusetts Financial Services Company (MFS®) succeeded Harris Associates L.P., as sub advisor to the MFS® Value Portfolio which was previously known as the Harris Oakmark Large Cap Value Portfolio.
12. Effective April 28, 2008, the MFS Value Portfolio of the Met Investors Series Trust (MIST) merged with and into the MFS Value Portfolio of the Metropolitan Series Fund, Inc. (MSF). Values before April 28, 2008 reflect the performance of the MSF MFS Value Portfolio (formerly Harris Oakmark Large Cap Value Portfolio) since its inception on November 9, 1998. (Note that because the MIST MFS Value Portfolio is deemed to be the "accounting" survivor of the merger, the performance history set forth in the Portfolio's April 28, 2008 prospectus is that of the MIST MFS Value Portfolio).
13. On or about April 30, 2007, the BlackRock Large Cap Portfolio of the Metropolitan Series Fund, Inc. merged into the BlackRock Large Cap Core Portfolio of the Met Investors Series Trust. Values prior to April 30, 2007 reflect the performance of the BlackRock Large Cap Portfolio (formerly the BlackRock Investment Trust Portfolio).
14. On May 1, 2009 the name of this portfolio was changed from Julius Baer International Stock to Arto International Stock.
15. Prior to the opening of business on May 3, 2004, the FI Mid Cap Opportunities Portfolio was merged into the Janus Mid Cap Portfolio and Fidelity Management & Research Company became sub-investment manager for the Portfolio which changed its name to FI Mid Cap Opportunities Portfolio. The investment division with the name FI Mid Cap Opportunities on April 30, 2004 ceased to exist. Performance history presented here is that of Janus Mid Cap Division.
16. Prior to the close of business on April 29, 2005, the MetPutnam Voyager Portfolio was merged into the Jennison Growth Portfolio. The MetPutnam Voyager Division is no longer available under this product. Performance for Jennison Growth consists of performance for the MetPutnam Voyager Division before April 29, 2005 and performance of the Jennison Growth Division on or after April 29, 2005.
17. On May 1, 2009 the name of this portfolio was changed from Harris Oakmark Focused Value to MetArisan Mid Cap Value.
18. On May 1, 2009 the name of this portfolio was changed from Loomis Sayles Small Cap to Loomis Sayles Small Cap Core.
19. On January 5, 2009, Loomis, Sayles & Company, L.P. ("Loomis Sayles") succeeded Franklin Advisers, Inc. as subadvisor to the Loomis Sayles Small Cap Growth Portfolio which was previous known as Franklin Templeton Small Cap Growth.
20. On September 2, 2006, SSgA Management, Inc. ("SSgA FIM") became the Advisor to the SSgA Growth and Income ETF and the SSgA Growth ETF Portfolio which were formerly known as the Cyclical Growth and Income ETF Portfolio and the Cyclical Growth ETF Portfolio respectively.
21. Effective May 1, 2009, the FI Large Cap Portfolio of the Metropolitan Series Fund (MSF) was merged into the BlackRock Legacy Large Cap Growth Portfolio of the MSF. Performance for BlackRock Legacy Large Cap Growth Portfolio consists of performance for the FI Large Cap Portfolio prior to May 1, 2009 and performance of the BlackRock Legacy Large Cap Growth portfolio on or after May 1, 2009.

Exchange Traded Funds (ETF) purchases and sales are made on the open market and as such are subject to ordinary commission charges by the Broker/Dealer firm who executes the transaction. Trading throughout the day, the value of an ETF may be more or less than the net asset value of the underlying holdings. Additionally, the spread between the bid and ask prices will cause the price at which you can immediately sell an ETF share you just purchased to be lower than the price you paid for it. There is no guarantee that an ETF will meet the objectives of its underlying portfolio.

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.

MetLife Advisers, LLC is the investment adviser to the MetLife asset allocation portfolios. Met Investors Advisory, LLC is the investment adviser to the American Funds asset allocation portfolios. The investment adviser chooses the underlying funding options for each portfolio and the proportions of each underlying funding option within each portfolio. Standard & Poor's Investment Advisory Services LLC ("SPIAS") serves as consultant to MetLife Advisers, LLC for the MetLife asset allocation portfolios. SPIAS does not provide advice to MetLife's underlying clients or have any discretionary authority or control with respect to purchasing or selling securities, and does not act as a "fiduciary" or "investment manager" as defined under ERISA, to any investor. SPIAS makes no warranties, express or implied, as to results to be obtained from the information provided by it, and neither SPIAS nor its affiliates endorse, sell or Asset allocation portfolios are "fund of funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses as well as its pro rata share of the management fee and expenses of the underlying portfolios. The participant may be able to realize lower aggregate expenses by investing directly in the underlying portfolios instead of investing in an asset allocation portfolio. In that case, you would not receive the asset allocation services of MetLife Advisers, LLC.

Variable annuities are issued by Metropolitan Life Insurance Company and distributed by MetLife Investors Distribution Company (member FINRA), 5 Park Plaza, Suite 900, Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (member FINRA/SIPC), 200 Park Ave., New York, NY 10166. MetLife Securities, Inc., Metropolitan Life Insurance Company, MetLife Securities, Inc. and MetLife Investors Distribution Company are MetLife Companies.