

# MetLife Shield Level Selector<sup>SM</sup>

## Renewal Rates: Effective 07/01/2022 through 09/30/2022

The Maximum Growth Opportunity (referred to as the "Cap Rate" in the Contract and Prospectus) and Step Rates accrue daily and reflect only the potential maximum interest over the entire 1-, 3-, or 6-year term. Rates shown are not annual rates. Any rates not labeled as Step Rates or Fixed Account Rates are Cap Rate/Maximum Growth Opportunity (MGO) Rates. **At the end of any term, all rates will reset based on then current rates.**

If positive index performance of the selected index at the end of a term is less than the Cap Rate/Maximum Growth Opportunity Rate shown, you will receive that lower rate. For the Step Rates, you will receive the rate reflected only if the index performance at the end of the term is equal to or greater than zero.

If there is negative index performance at the end of a term, MetLife will absorb the loss up to the level of protection for the Shield Option selected and your account value will be reduced by any negative performance beyond the level of protection. So if you do not elect the Fixed Account, you could conceivably see a risk of substantial loss if the index declines by more than your chosen level of protection.

Cap Rate/Maximum Growth Opportunity <sup>1</sup>						
<b>6-Year Term</b>	<b>Shield 10</b>		<b>Shield 15</b>		<b>Shield 25</b>	
	Standard Death Benefit	Return of Premium Death Benefit <sup>2</sup>	Standard Death Benefit	Return of Premium Death Benefit	Standard Death Benefit	Return of Premium Death Benefit
	S&P 500 <sup>®</sup> Index	42.50%	32.00%	38.00%	28.50%	21.00%
	Russell 2000 <sup>®</sup> Index	50.50%	38.00%	42.00%	31.50%	20.30%
MSCI EAFE Index	54.50%	41.00%	44.00%	33.00%	30.00%	22.50%
<b>3-Year Term</b>	<b>Shield 10</b>		<b>Shield 15</b>			
	Standard Death Benefit	Return of Premium Death Benefit	Standard Death Benefit	Return of Premium Death Benefit		
	S&P 500 Index	26.00%	19.50%	18.50%	14.00%	
	Russell 2000 Index	34.00%	25.50%	23.50%	17.60%	
	MSCI EAFE Index	30.50%	23.00%	18.50%	14.00%	
	NASDAQ-100 Index <sup>®</sup>	29.50%	22.10%	-	-	
Bloomberg Commodity Index <sup>SM</sup>	14.00%	10.50%	-	-		
<b>1-Year Term</b>	<b>Shield 10</b>					
	Standard Death Benefit	Return of Premium Death Benefit				
	S&P 500 Index	13.50%	10.10%			
	Russell 2000 Index	17.00%	12.80%			
	MSCI EAFE Index	12.50%	9.40%			
	NASDAQ-100 Index	16.00%	12.00%			
Bloomberg Commodity Index	6.00%	4.50%				
<b>Step Rate</b>	<b>Shield 10 with Step Rate</b>					
	Standard Death Benefit	Return of Premium Death Benefit				
	<b>3-Year Term</b> — S&P 500 Index	16.40%	12.30%			
<b>1-Year Term</b> — S&P 500 Index	10.10%	7.60%				
<b>Fixed Account</b>	<b>Fixed Account option</b>					
	Standard Death Benefit	Return of Premium Death Benefit				
<b>1-Year Term</b> — Fixed Account	1.00%	1.00%				

For use in New York only.

These contracts are no longer sold. Rates are for existing contracts only.



- **S&P 500 Index<sup>3</sup>** — The Index includes 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- **Russell 2000 Index<sup>4</sup>** — The Index includes approximately 2000 small cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- **NASDAQ-100 Index<sup>5</sup>** — The Index includes 100 of the largest domestic and international nonfinancial securities listed on the NASDAQ Stock Market based on market capitalization.
- **MSCI EAFE Index<sup>6</sup>** — The Index includes over 1000 international stocks intended to measure major developed international equity markets in Europe, Australasia and Far East (EAFE).
- **Bloomberg Commodity Index<sup>7</sup>** — The Index is designed to provide a broadly diversified representation of commodity markets and is comprised of ETFs on physical commodities.

Please note: Allocations to a Shield Option are not invested directly in an index.

**Transfer Procedure:** Rates are for existing contracts only and do not apply to new contracts. Transfers are permitted at the end of a Shield Option(s) term and/or Fixed Account term (if available). Transfers can be made to any available Shield Option(s) and/or the Fixed Account during the transfer period. The Transfer Period is the five (5) calendar days following the contract anniversary that coincides with the Term End Date for each Shield Option and/or the Fixed Account. Transfer requests will be accepted up to thirty (30) days prior to the beginning of the transfer period and are effective as of the contract anniversary.

Existing Shield Option(s) and/or allocations to the Fixed Account, will automatically renew into the same Shield Option(s) and Fixed Account term at the declared renewal rate for each allocation. If your current Shield Option(s) is no longer available, we will automatically transfer these amounts to the Fixed Account. If the Fixed Account is not available, these amounts will automatically transfer into the Shield Option with, in order of priority, the shortest Term, the highest Shield Rate and the lowest Cap Rate, from the Shield Options available at the Term End Date, unless otherwise instructed by you.

1. In the contract and prospectus, Maximum Growth Opportunity is referred to as "Cap Rate."
2. Choosing the optional Return of Premium Death Benefit will result in lower Cap Rate/Maximum Growth Opportunity or lower Step Rate for the life of the contract.
3. The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Metropolitan Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Metropolitan Life Insurance Company. Metropolitan Life Insurance Company's MetLife Shield Level Selector<sup>SM</sup> Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.
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6. The MetLife Shield Level Selector<sup>SM</sup> Annuity is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities or any index on which such products or securities are based. The MetLife Shield Level Selector<sup>SM</sup> Prospectus contains a more detailed description of the limited relationship MSCI has with Metropolitan Life Insurance Company and any related products.
7. "Bloomberg®" and "Bloomberg Commodity Index<sup>SM</sup>" are service marks of Bloomberg Finance L.P. and its affiliates (collectively, "Bloomberg") and have been licensed for use for certain purposes by Metropolitan Life Insurance Company. Neither Bloomberg nor UBS Securities LLC and its affiliates (collectively, "UBS") are affiliated with Metropolitan Life Insurance Company, and Bloomberg and UBS do not approve, endorse, review, or recommend MetLife Shield Level Selector<sup>SM</sup>. Neither Bloomberg nor UBS guarantees the timeliness, accurateness, or completeness of any data or information relating to Bloomberg Commodity Index<sup>SM</sup>.

#### Investment Performance Is Not Guaranteed.

MetLife Shield Level Selector Annuity prospectuses issued by Metropolitan Life Insurance Company, are available from your financial professional. The contract prospectus contains information about the contract's features, risks, charges and expenses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

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. Some broker/dealers and financial professionals may refer to the 10% federal income tax penalty as an "additional tax" or "additional income tax," or use the terms interchangeably when discussing withdrawals taken prior to age 59½. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax that is generally imposed interest, dividends, and annuity income if your modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the death benefit and account value. Withdrawals may be subject to withdrawal charges.

MetLife Shield Level Selector Annuity is issued by Metropolitan Life Insurance Company; New York, NY 10166; on Policy Form ML-22494 (09/12) and is offered through MetLife Investors Distribution Company (member FINRA), New York, NY 10166.

• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency  
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