

METLIFE GUARANTEED ACCOUNT - HSA PARTICIPANTS

ALLIANCE BENEFIT GROUP FUNDING AGREEMENT – 29296A

Who Should Invest

The Guaranteed Account offers all participants a single fixed rate of return. The Account invests in a MetLife Funding Agreement that provides a guarantee of principal and interest.¹ The Guaranteed Account may be appropriate for investors seeking preservation of principal.

Objective

The Guaranteed Account’s objective is to protect principal and offer fixed returns that compare favorably with the yields on money market funds. Interest on this fund compounds on a daily basis.

Security of Principal and Interest

As one of the world’s largest financial services companies, Metropolitan Life Insurance Company’s financial strength and claims-paying ability is currently rated “Superior,” “High Quality” or “Very Strong” by the major rating agencies.²

Metropolitan Life Insurance Company’s financial strength and claims-paying ability continues to be rated “Superior,” “High Quality” or “Very Strong” by the major ratings agencies.

| <u>RATING AGENCY</u> | <u>FINANCIAL STRENGTH RATING</u> |
|----------------------|----------------------------------|
| A.M. Best | A+ (Superior) |
| Moody’s | Aa3 (High Quality) |
| Standard & Poor’s | AA- (Very Strong) |
| Fitch | AA- (Very Strong) |

Ratings last required update April 13, 2017. Outlook is stable unless otherwise indicated.

Stable Credited Rate³

The current Guaranteed Account credited rate as of May 1, 2017 is 1.44%. Guaranteed Credited Rates (through 8/31/18)

| 5/14/08 to 5/18/09 | 5/19/09 to 5/24/10 | 5/25/10 to 5/31/10 | 6/1/10 to 5/31/11 | 6/1/11 to 5/31/12 | 6/1/12 to 2/28/13 | 3/1/13 to 2/28/15 | 3/1/15 to 2/28/17 | 3/1/17 to 4/31/17 | 5/1/17 to 8/31/18 |
|--------------------------|--------------------------|--------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| 3.25% | 2.00% | 0.50% | 0.75% | 0.75% | 0.75% | 0.58% | 0.95% | 1.19% | 1.44% |

Annualized Credited Rates (through 4/30/17)

| <u>Year-to-Date</u> | <u>1 year</u> | <u>3 year</u> | <u>5 year</u> | <u>Since Inception (3/9/05)</u> |
|---------------------|---------------|---------------|---------------|---------------------------------|
| 1.07% | 0.99% | 0.88% | 0.81% | 2.03% |

Flexible Contributions and Withdrawals

You can contribute to or make withdrawals from the Guaranteed Account at any time, as permitted by the plan. You can also transfer to other investment options as permitted by the plan.

Why MetLife?

MetLife, Inc., through its subsidiaries and affiliates (“MetLife”), is one of the largest providers of life insurance products in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

The MetLife enterprise serves 90 of the top 100 FORTUNE 500®-ranked companies and has \$898.8 billion in total assets and \$831.3 billion in liabilities.⁴ Our operating companies have over a 35-year track record in stable value with \$56 billion of stable value business.⁵

MetLife continues to earn high marks from the major rating agencies.⁶ Our financial strength has been built upon and is sustained through our diversity of businesses, conservative risk management and expertise in focusing on investment fundamentals.

A stable value solution from MetLife means predictable, attractive returns. Our extensive experience, diversified book of business, flexibility and underwriting expertise make us the preferred stable value provider of many retirement plans and stable value managers.

1. Subject to the Funding Agreement’s terms and conditions.
2. Metropolitan Life Insurance Company has obtained financial strength ratings from various rating agencies. Insurer financial strength ratings represent the opinions of rating agencies regarding the ability of an insurance company to pay obligations under insurance policies and contracts in accordance with their terms, and are not evaluations directed toward the protection of investors in MetLife, Inc.’s securities. Insurer financial strength ratings are not statements of fact nor are they recommendations to purchase, hold or sell any security, contract or policy. Each rating should be evaluated independently of any other rating. For further information, including information on financial strength ratings categories, please go to www.metlife.com and click on “About Us.”
3. Performance data quoted represents past performance. Past performance does not guarantee future results.
4. MetLife, Inc. as of December 31, 2016. Total assets include general account and separate account assets and are reported under accounting principles generally accepted in the United States of America.
5. As of December 31, 2016.
6. For current ratings information and a more complete analysis of the financial strength of Metropolitan Life Insurance Company, please go to www.metLife.com.

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