

# 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.<sup>1</sup> 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.<sup>2</sup>

<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 are current. Outlook is stable unless otherwise indicated.

### Stable Credited Rate<sup>3</sup>

The current Guaranteed Account credited rate as of September 1st is 2.75%. Guaranteed Credited Rates (through 8/31/20)

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	9/1/18 to 8/31/20
2.00%	0.50%	0.75%	0.75%	0.75%	0.58%	0.95%	1.19%	1.44%	2.75%

### Annualized Credited Rates (through 8/31/18)

<u>Year-to-Date</u>	<u>1 year</u>	<u>3 year</u>	<u>5 year</u>	<u>Since Inception (3/9/05)</u>
0.96%	1.44%	1.18%	0.98%	1.97%

### 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. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is one of the world’s leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world. Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

MetLife’s Retirement & Income Solutions division, the company’s institutional retirement business, issues products through Metropolitan Life Insurance Company and Metropolitan Tower Life Insurance Company, two wholly owned subsidiaries of MetLife, Inc.<sup>4</sup> Retirement & Income Solutions manages \$191 billion in assets<sup>5</sup> for transferred pension liabilities, stable value, institutional income annuities, benefits funding and structured settlements.

**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. All guarantees are subject to the financial strength and claims paying ability of the issuing MetLife insurance company.
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. Each rating should be evaluated independently of any other rating. For current ratings information and a more complete analysis of the financial strength of Metropolitan Life Insurance Company, please go to [www.metlife.com](http://www.metlife.com) and click on “About Us” and then click on “Company Ratings.”
3. Performance data quoted represents past performance. Past performance does not guarantee future results.
4. Effective April 27, 2018, General American Life Insurance Company was merged with and into Metropolitan Tower Life Insurance Company in conjunction with an internal restructuring.
5. MetLife Inc. Q2 2018 Quarterly Financial Supplement

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Like most stable value contracts, MetLife contracts contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods, charges and terms for keeping them in force. Please contact a MetLife representative for costs and complete details.

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