MetLife Growth and Guaranteed Income™
LIFETIME INCOME WITH GROWTH POTENTIAL
The MetLife Growth and Guaranteed Income℠ deferred variable annuity can help give you the confidence you need in retirement by offering you guaranteed lifetime income,¹ growth potential, and access to your assets.²

This annuity is issued by MetLife Investors USA Insurance Company (MLIUSA) and, in New York, only by Metropolitan Life Insurance Company (each, a "MetLife" company). MLIUSA is an affiliate of MetLife. The contract's financial guarantees are solely the responsibility of the issuing insurance company. Fidelity Brokerage Services, Member NYSE, SIPC, and Fidelity Insurance Agency, Inc., are the distributors; they are not affiliated with any MetLife company.

The contract value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value.

Before investing, consider the investment objectives, risks, charges, and expenses of the annuity and its investment options. Call or write to Fidelity or visit Fidelity.com for a free prospectus and, if available, summary prospectus containing this information. Please read the prospectus 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.
If you are near or in retirement, the MetLife Growth and Guaranteed Income annuity may be right for you. It combines the strength of two industry leaders—an income guarantee from MetLife* and the money management expertise of Fidelity® with the Fidelity® VIP FundsManager® 60% Portfolio.

This innovative deferred variable annuity blends the benefits of guaranteed lifetime income,1 growth potential, and access to your assets if the need arises.2 And, it’s easy to invest and easy to get started—with a single investment solution that’s actively managed by Fidelity.

The MetLife Growth and Guaranteed Income annuity may be a smart place to invest your retirement savings or rollover money from a 401(k) or other employer-sponsored plan.3 It can help give you the confidence to stay invested in the market—giving your assets the potential to grow, while also providing the security of a steady stream of income payments that will not go down if the market performs poorly.2

Is MetLife Growth and Guaranteed Income right for you?

Consider this variable annuity if you want:

- The peace of mind that comes with knowing you’ll have guaranteed income for life1
- The flexibility to choose when and how often you access the money from your annuity2
- To give your assets the opportunity to grow by staying invested in the market, while knowing your income payments are protected from poor market performance
- To tap your retirement nest egg for income at some point, but are concerned that market volatility could erode your retirement income plan

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1 Guarantees apply to certain insurance and annuity products (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations, and the insurer’s claims-paying ability and financial strength.

2 Excess withdrawals and any withdrawal prior to age 59½ may significantly reduce the guaranteed withdrawal benefit amount, and, if taken during the first five contract years, may be subject to a 2% surrender fee. Withdrawals of taxable amounts are subject to ordinary income tax, and, if made before age 59½, may be subject to a 10% IRS penalty. Speak with an Annuity Specialist for details.

3 Before purchasing an annuity with 401(k) assets, you should evaluate how the annuity and 401(k) compare with respect to benefits, fees, and choice of investment options.
Flexibility and income protection in one retirement solution.

One of the biggest retirement dilemmas you may face is determining how to create an income stream that has the opportunity to grow in a good market—while being protected from down markets.

**MetLife Growth and Guaranteed Income can provide you with:**

**Guaranteed income.** You have the option of providing guaranteed lifetime income for you, or you and your spouse, giving you a reliable source of income to help cover essential expenses.

**Guaranteed income payments in down markets and potentially higher income payments in good markets.** When the market is down, you’ll have peace of mind knowing your income payments will never go down due to poor market conditions. And, on your contract anniversary, if the market is up and your contract value reaches a new high point, you’ll automatically have the opportunity to receive higher income payments (until the oldest annuitant reaches age 85).\(^4\) Once up, your income payments will not go down due to market performance.

**Flexibility.** Because your situation can change, you have the flexibility to access your assets as you may need them. You also have the flexibility to take withdrawals immediately, or wait to give your portfolio more opportunity to grow.

It is important to note, however, that either of the following can significantly reduce the guaranteed income payment and, if taken within the first five years, may be subject to a 2% surrender fee:

- **Excess withdrawals.** Excess withdrawals occur if you take withdrawals above your guaranteed income amount.

- **Withdrawals prior to age 59½.** Your guaranteed income payment is determined at the time of your first withdrawal—after the youngest annuitant reaches age 59½. Any withdrawals taken before the youngest annuitant reaches age 59½ will lower your withdrawal benefit.

\(^4\) Benefit base will be compared to contract value annually and increased when the contract value exceeds the benefit base on anniversary dates prior to the oldest annuitant reaching age 85. After age 85, customers will no longer be eligible for potential benefit base increases. Withdrawals will reduce the contract value and death benefit and may impact whether your income payments will increase even if your contract value is increasing.
**Tax-deferred growth potential.** The Fidelity® VIP FundsManager® 60% Portfolio allows you to stay invested in the market—so your portfolio has the opportunity to take advantage of potential market growth. And, because your income payment is protected, you can be less concerned about how the market performs in the short term and focus more on long-term growth potential. In addition, your savings and any earnings they generate have the potential to grow tax deferred.  

**Investment solutions made easy.** With MetLife Growth and Guaranteed Income it’s easy to invest—and easy to get started—with a single all-in-one investment solution that’s actively managed by Fidelity.  

- Fidelity® VIP FundsManager® 60% Portfolio invests in other funds and maintains an approximate target asset allocation mix of 60% equity, 35% fixed income, and 5% money market portfolios.

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5 If you are buying a variable annuity to fund a qualified retirement plan or IRA, you should do so for the variable annuity’s features and benefits other than tax deferral. In such cases, tax deferral is not an additional benefit.

6 The Fidelity VIP FundsManager 60% Portfolio is subject to the volatility of the financial markets in the U.S. and abroad, and may be subject to the additional risks associated with investing in high-yield, commodity-linked, small-cap, and foreign securities. Please note that the portfolio’s performance depends on that of the underlying funds in which it invests. The portfolio is managed by Strategic Advisers,® Inc., a subsidiary of FMR LLC.
How does it work?

You get paid in all markets: When the market is down, you get paid. When the market is up, you have the potential to get paid more.

### Hypothetical Example: Contract value in different markets over time. Surrendering your contract in years 1–5 will impact your contract value.

Even if your contract value declines, your income stream is guaranteed to stay at its highest level.

### Hypothetical Example: Minimum monthly income payment over time

When the market is up, your guaranteed income stream goes up with your contract value.

### Values at end of 10-year period:

- **Contract Value** $165,951
- **Contract Value (7% return)** $172,003
- **Contract Value (0% return)** $62,900
- **Monthly Income** $930
- **Monthly Income (0% return)** $833

1% gross return is 3.94% net of fees & charges

0% gross return is -2.86% net of fees & charges

**Chart assumptions:** As of 4/30/2011, these projections are based on an assumed purchase payment of $200,000, withdrawal percentage of 5%, and monthly withdrawals of $833 in year 1, $847 in year 2, $877 in year 3, $877 in year 4, $906 in year 5, and $930 in years 6 through 10. This example also assumes hypothetical annual rates of return of 10%, 12%, 8%, 12%, 11%, -5%, 0%, 10%, 0%, and 12% in years 1 through 10, respectively, less a 2.05% annual annuity charge, and a 0.83% fund fee. The hypothetical annual rates of return in years 1 through 10 net of the 2.05% annual annuity charge and a 0.83% fund fee are: 6.85%, 8.79%, 4.91%, 8.79%, 7.82%, -7.72%, -2.86%, 6.85%, -2.86%, and 8.79%.

To receive additional income increases in this hypothetical example, your contract value would have to exceed $223,233 on a contract anniversary prior to your turning age 85.

At a 0% rate of return each year, the guaranteed income would be $10,000 in all years (or $833 in all months) and the contract value would be $62,900 at the end of the 10-year period.

*If the entire contract was surrendered at the end of the year in years 1 through 5, assuming a 0% rate of return, the contract value would be: $180,741 for year 1, $165,919 for year 2, $151,522 for year 3, $137,536 for year 4, and $123,951 for year 5.

The guaranteed withdrawal amount is determined when you take your first withdrawal, after the youngest annuitant reaches age 59½. Please see the following pages for age limits and withdrawal percentages.

This hypothetical example is for illustrative purposes only. It is not intended to predict or project investment results of MetLife Growth and Guaranteed Income. Your rate of return may be higher or lower than in the hypothetical illustration shown above.
Income growth potential in up markets. Let’s assume, as in the hypothetical example on the previous page, that at age 65 you invested $200,000 of your rollover assets into MetLife Growth and Guaranteed Income. If you began taking income (withdrawals) immediately, your guaranteed annual income would be $10,000, or approximately $833 per month. In this example, if the market is up, and your annuity contract value reaches a new high point on your contract anniversary, your guaranteed income payment will be automatically increased (until the oldest annuitant reaches age 85), as shown below:

<table>
<thead>
<tr>
<th>End of Year</th>
<th>Contract value</th>
<th>Monthly income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$203,334</td>
<td>$847</td>
</tr>
<tr>
<td>2</td>
<td>$210,569</td>
<td>$877</td>
</tr>
<tr>
<td>3</td>
<td>$210,098</td>
<td>$877</td>
</tr>
<tr>
<td>4</td>
<td>$217,549</td>
<td>$906</td>
</tr>
<tr>
<td>5</td>
<td>$223,233</td>
<td>$930</td>
</tr>
</tbody>
</table>

Protection for income in down markets. Now, over the next few years, if your annuity contract value declines due to a down market, your guaranteed income payments will remain at their highest level (unless excess withdrawals are taken). For example, let’s assume the market started to take a downturn in year six of the example on the previous page. This downturn, coupled with the guaranteed income (withdrawals) taken, caused your contract value to decline. With MetLife Growth and Guaranteed Income, however, your income payments would stay locked in at the highest amount and would remain constant.

<table>
<thead>
<tr>
<th>End of Year</th>
<th>Contract value</th>
<th>Monthly income</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>$195,311</td>
<td>$930</td>
</tr>
<tr>
<td>7</td>
<td>$178,731</td>
<td>$930</td>
</tr>
<tr>
<td>8</td>
<td>$179,404</td>
<td>$930</td>
</tr>
<tr>
<td>9</td>
<td>$163,280</td>
<td>$930</td>
</tr>
<tr>
<td>10</td>
<td>$165,951</td>
<td>$930</td>
</tr>
</tbody>
</table>

Withdrawals, including guaranteed monthly withdrawals, will reduce your contract value and may impact whether your income payments will increase.
What is my contract value?

Your initial contract value is the lump-sum investment you put into your annuity. Your contract value will change over time as a result of changes in the market, fees, or any withdrawals you make.

How is my initial guaranteed withdrawal amount determined?

Your initial guaranteed withdrawal amount (or guaranteed income) is determined by multiplying a percentage by your benefit base. When you buy your contract, your benefit base is the money used to purchase the annuity. If any withdrawals are taken before age 59½, your potential guaranteed income will be reduced. Your first withdrawal after the youngest annuitant reaches age 59½ will determine your percentage. The percentages are as follows:

<table>
<thead>
<tr>
<th>Youngest annuitant’s age at first withdrawal</th>
<th>Withdrawal percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>59½–64</td>
<td>4%</td>
</tr>
<tr>
<td>65–75</td>
<td>5%</td>
</tr>
<tr>
<td>76+</td>
<td>6%</td>
</tr>
</tbody>
</table>

Once your guaranteed income payment is established, it is guaranteed not to go down (unless you take excess withdrawals). If your annuity contract value reaches a new high on your contract anniversary, your income payment will go up and you may receive higher income payments for your lifetime.4

The bottom line? Even if your contract value is depleted from poor markets, guaranteed income withdrawals, or a combination, you’ll still be guaranteed income for life. And if your contract value isn’t depleted, the contract value is yours—and can be left to your beneficiaries.
Help protect against potential risks to a secure retirement.

There are five major risks in retirement that could have the potential to derail even the best retirement income plan. MetLife Growth and Guaranteed Income can help protect against these risks in several ways.

1. **Longevity.** MetLife Growth and Guaranteed Income offers income payments that are guaranteed for life, plus optional spousal coverage, so you don’t have to worry about outliving your assets.

2. **Inflation.** The opportunity for annual income payments to increase (until age 85) helps you to potentially keep pace with inflation.

3. **Asset allocation.** A single, easy investing solution—with a diverse mix of investments—gives your assets the potential to grow.

4. **Withdrawal rate.** MetLife Growth and Guaranteed Income has a guaranteed minimum income payment, which can help eliminate the fear that you’ll outlive your retirement assets.

5. **Access to your assets.** You have the flexibility to access your assets, which you may need due to unexpected circumstances.

Under the Internal Revenue Code (“IRC”), spousal continuation and certain distribution options are available only to a person who is defined as a "spouse" under the Federal Defense of Marriage Act or any other applicable Federal law. All contract provisions will be interpreted and administered in accordance with the requirements of the IRC. Therefore, under current Federal law, a purchaser who has or is contemplating a civil union or same-sex marriage should note that the favorable tax treatment afforded under Federal law would not be available to such same-sex partner or same-sex spouse. Same-sex partners or spouses who own or are considering the purchase of annuity products that provide benefits based upon status as a spouse should consult a tax advisor.
Open a MetLife Growth and Guaranteed Income annuity today.

The MetLife Growth and Guaranteed Income annuity can help you live the retirement you envision. Take the next step and call a Fidelity Representative to help you get started.

We can help you get started today.

Call a Fidelity Representative at 800.544.2442.

We are available Monday through Friday, from 8 a.m. to 8 p.m. Eastern time.
**Benefits:**
- Combines the strength of two industry leaders
- Income payments guaranteed for life
- Potential for portfolio and income payments to grow
- Flexibility and access to your assets
- May satisfy minimum required distribution
- Protection for beneficiaries

**Fees:**
- 1.90% annual annuity charge for single life coverage
- 2.05% annual annuity charge for joint life coverage
- A 2% surrender charge is applied to all withdrawals in excess of the guaranteed benefit amount in years 1 to 5
- No annual maintenance fees
- No initial sales charges
- Underlying fund expenses also apply

**How to fund your annuity:**
- Fund from existing retirement savings (including tax-deferred accounts like IRAs) or employer-sponsored accounts such as a 401(k) plan
- $50,000 minimum investment

**Investment option:**
- Fidelity VIP FundsManager 60% Portfolio—a single all-in-one investment solution that’s actively managed by Fidelity

**Withdrawal rates:**
- Eligible to withdraw a specified guaranteed amount each year once you, or you and your spouse, reach age 59½
- Withdrawals that are systematic or on request

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- View informative videos
- Explore our interactive tools

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**Get started today!**
Contact a Fidelity Representative at 800.544.2442 or visit a Fidelity Investor Center.

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8 This only applies to the assets used to purchase this contract. In order to ensure that you satisfy your minimum required distribution (MRD) penalty free, you must utilize our systematic withdrawal program with either the MRD only or the greater of MRD and guaranteed withdrawal benefit amount option. Additional restrictions apply. Please see the prospectus.

9 Beneficiaries may elect to receive contract value or a return of purchase payment, adjusted for withdrawals, payable in periodic payments that annually do not exceed your guaranteed annual income. See the prospectus for details. Fidelity Annuity Specialists are licensed insurance agents.
Variable annuities are long-term investments designed for retirement purposes. MetLife variable annuities have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The contract value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. Product features and availability may vary by state. See a Fidelity Annuity Specialist for complete details.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

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