

MetLife Growth and Guaranteed IncomeSM

AN INCOME GUARANTEE BACKED BY METLIFE.
THE MONEY MANAGEMENT EXPERTISE OF FIDELITY.



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MetLife Growth and Guaranteed Income: helping you meet the challenges of retirement—in any market

Market volatility makes retirement planning a challenge for many investors. Despite the market's historical long-term upward trend, volatility, as illustrated in the chart below, has

influenced investor behavior and ultimately the performance of retirement portfolios. Where do you think the market will go from here?



Source: Fidelity Investments, December 2010.

Past performance is no guarantee of future results.

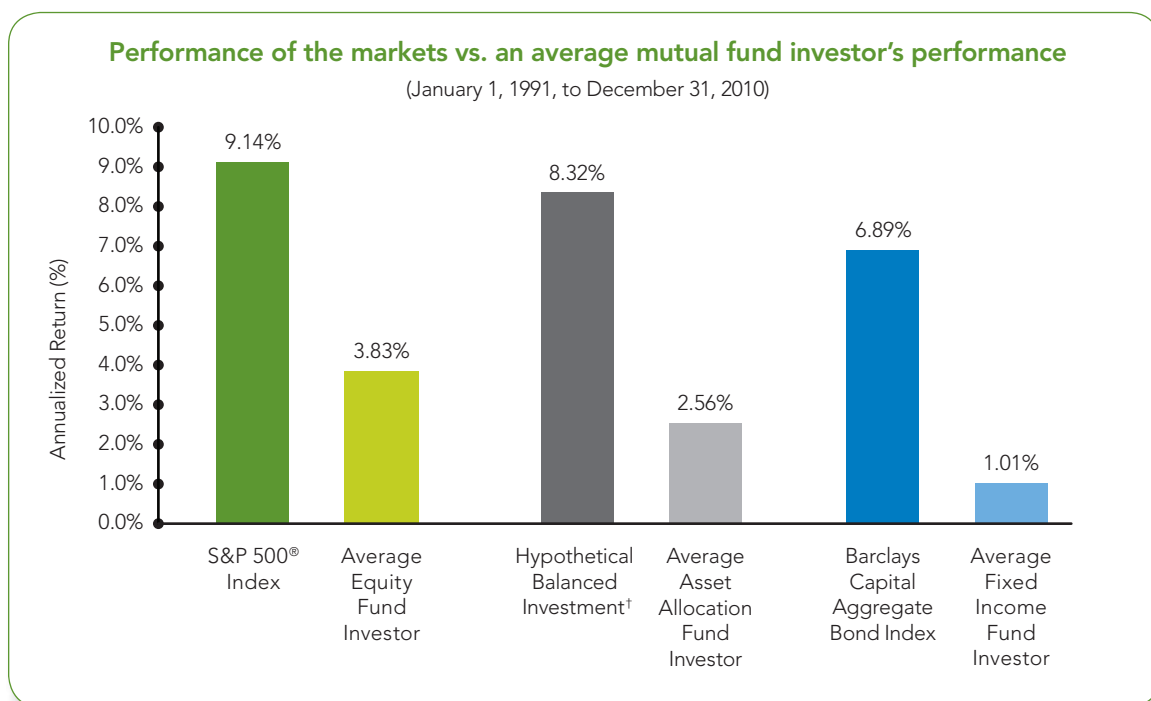
Want to see how it works? Just open here.

*Quantitative analysis of investor behavior (QAIB) uses data from the Investment Company Institute (ICI), Standard & Poor's, and Barclays Capital Index Products to compare mutual fund investor returns to an appropriate set of benchmarks. Covering the period from January 1, 1991, to December 31, 2010, the study utilizes mutual fund sales, redemptions and exchanges each month as the measure of investor behavior. These behaviors reflect the "average investor." Based on this behavior, the analysis calculates the "average investor return" for various periods. These results are then compared to the returns of respective indexes. QAIB calculates investor returns as the change in assets, after excluding sales, redemptions, and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses, and any other costs. After calculating investor returns in dollar terms annualized return rate is calculated as the uniform rate that can be compounded annually for the period under consideration to produce the investor return dollars. The Standard & Poor's 500 Composite Index is an unmanaged index of 500 common stocks generally representative of the U.S. stock market. The S&P 500® Index and S&P are registered trademarks of The McGraw-Hill Companies, Inc., and are licensed for use by Fidelity Distributors Corporation and its affiliates. The Barclays Capital Aggregate Bond Index is an unmanaged market value-weighted index representing securities that are SEC registered, taxable, and dollar denominated. This index covers the U.S. investment-grade fixed-rate bond market, with index components for a combination of the Barclays Capital government and corporate securities, mortgage-backed pass-through securities, and asset-backed securities.

Performance of an index is not illustrative of any particular investment. It is not possible to invest directly in an index.

Retirement Readiness

As illustrated below, investors, on average, generally underperform the market in part because they may not have the discipline to hold their investments through the inevitable ups and downs. If your performance falls short of your expectations, will you be able to generate enough income in retirement to support your lifestyle?



Source: Quantitative Analysis of Investor Behavior* (QAIB), 2011, DALBAR, Inc. www.dalbar.com

[†]Source: FMRCo. Based on the performance of an investment equally weighted in the S&P 500® Index and Barclays Capital Aggregate Bond Index. It is not possible to invest directly in an index.

Past performance is no guarantee of future results.

Get the confidence you need

MetLife Growth and Guaranteed IncomeSM, a deferred variable annuity that provides a guaranteed¹ lifetime income stream, combines the strength of two industry leaders—an income guarantee¹ backed by MetLife and the money management expertise of Fidelity.

Key benefits	
Guaranteed ¹ income	Provides lifetime retirement income through withdrawals for you (or for you and your spouse).
Growth potential	Your income has the potential to increase in good markets.
Access to assets	If your situation changes, you have access to your assets should you ever need them. ²

¹Guarantees 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.

Here's How It Works:

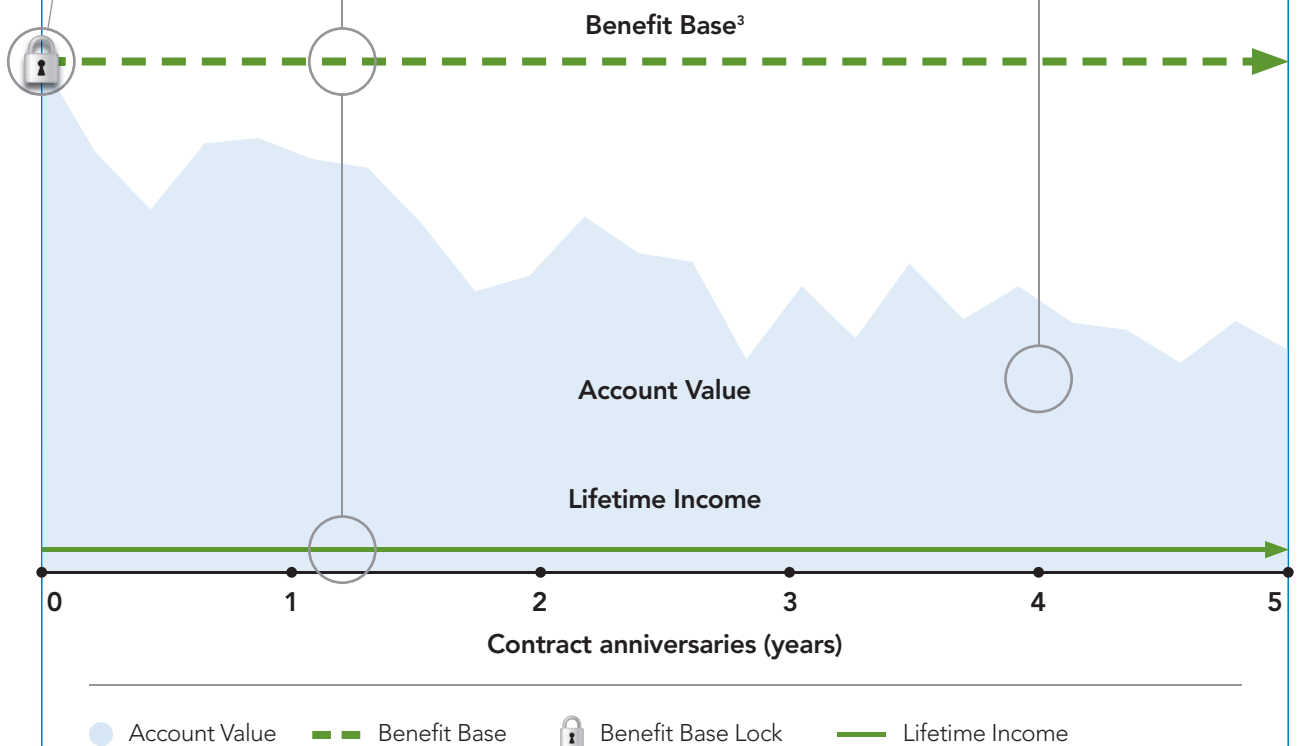
You get protection in declining markets

MetLife Growth and Guaranteed Income helps protect your lifestyle when your account value declines due to poor market performance.

1 You make an investment and establish (lock) a benefit base.

2 Why is your benefit base important?
The amount of guaranteed annual income you are able to withdraw is calculated as a fixed percentage of the benefit base.

3 The net result? If your account value declines or becomes fully depleted due to poor market performance, there will be no impact to your income.²



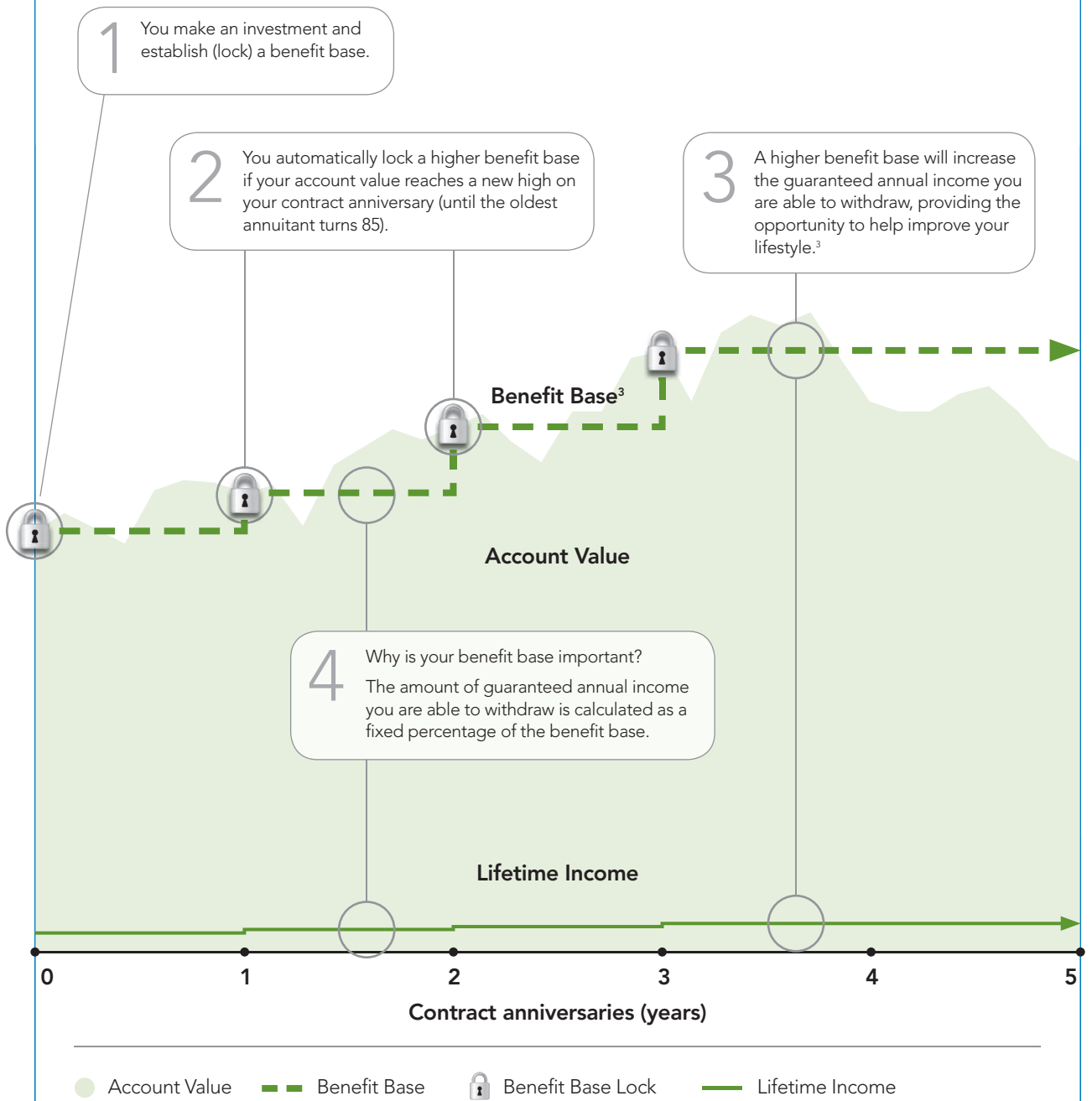
²Excess withdrawals (which happen when you withdraw an amount greater than your guaranteed annual income payment or guaranteed withdrawal benefit (GWB) amount in a contract year) and any withdrawal prior to age 59½ may significantly reduce both the guaranteed withdrawal benefit amount and, if taken during 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.

This hypothetical example is for illustrative purposes only and is not intended to predict or project investment results.

Your results will vary.

And growth potential in rising markets

MetLife Growth and Guaranteed Income potentially helps improve your lifestyle if your account value grows.



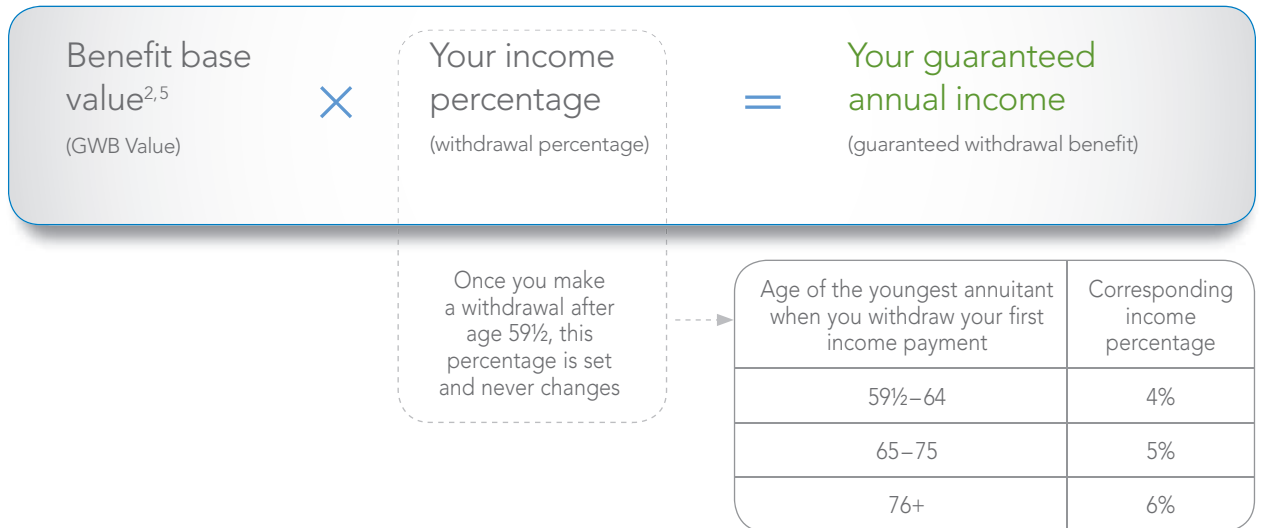
³While the guarantee associated with the benefit base does not protect your contract (account) value, it does protect your income amount. Benefit base, also known as Guaranteed Withdrawal Benefit Value (GWB Value) in the prospectus, will be compared to contract value annually and increased when the contract 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.

This hypothetical example is for illustrative purposes only and is not intended to predict or project investment results.

Your results will vary.

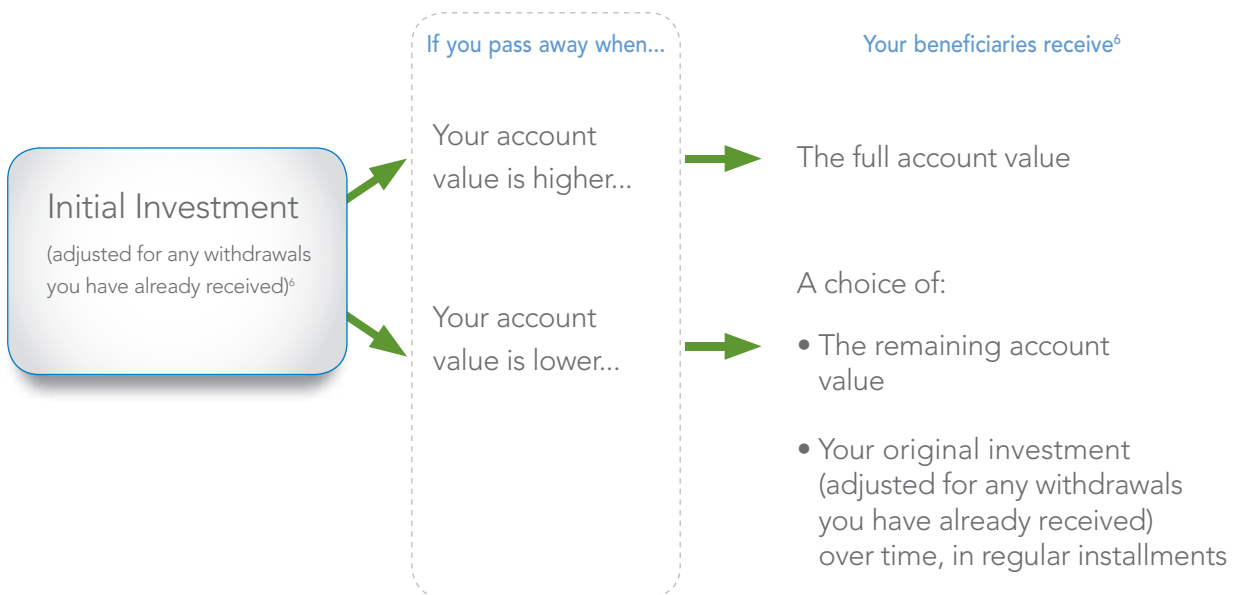
A lifetime of income—guaranteed

Once you decide to begin withdrawing income from MetLife Growth and Guaranteed Income, your guaranteed annual income⁴ is determined by a simple formula, and is recalculated annually and automatically (on your contract anniversary date) until the oldest annuitant reaches age 85.



And protection for your beneficiaries

With MetLife Growth and Guaranteed Income, your beneficiaries are guaranteed, at minimum, every dollar you’ve invested (adjusted for any withdrawals you have already received)⁶ payable in installments. They also have the option of receiving the entire account value in a lump sum.



⁴Guaranteed annual income is not available until the youngest annuitant reaches age 59½.

⁵At issue, this value is equal to your initial investment. It can be revised higher on subsequent contract anniversaries if certain conditions are met (until the oldest annuitant reaches age 85).

⁶During the accumulation phase, beneficiaries may elect to receive the contract value or a return of purchase payment, adjusted for withdrawals, payable in periodic payments that annually do not exceed your guaranteed annual income. Example shown pertains to a single annuitant contract. For joint annuitants, the death benefit will be payable to your beneficiaries upon the last surviving annuitant's death. See the prospectus for details.

Quick facts and features

Investment option	<ul style="list-style-type: none"> • Fidelity VIP FundsManager® 50% Portfolio⁷ • An actively managed fund of funds • Targets an allocation of 50% stocks, 40% bonds, and 10% in short-term investments
Annual annuity charge	<ul style="list-style-type: none"> • Annual annuity charge of 1.90% (for single life coverage) or 2.05% (for joint life coverage) <ul style="list-style-type: none"> - This charge covers the cost of the lifetime withdrawal guarantee, the death benefit, and the contract's other insurance and administrative charges
Annuity charge calculation method	<ul style="list-style-type: none"> • The annual annuity charge is calculated as a percentage of the account (contract) value⁸
Other costs	<ul style="list-style-type: none"> • A 2% surrender fee may be applied to withdrawals made before age 59½ or in excess of the guaranteed withdrawal benefit in years 1 to 5 of the contract • Investment option expense ratio of 0.74% (as of 4/30/2012) • No annual maintenance fees or initial sales charges
Issue ages	<ul style="list-style-type: none"> • All annuitants must be between the ages of 50 and 85 at issue
Purchase minimum	<ul style="list-style-type: none"> • \$50,000
Funding methods	<ul style="list-style-type: none"> • Fund your purchase with: <ul style="list-style-type: none"> - Retirement savings from existing tax-deferred accounts, such as traditional IRA accounts or employer-sponsored accounts [such as a 401(k) plan]⁹ - A tax-free exchange from an existing annuity¹⁰ or with after-tax assets (no commingling allowed)
Income payment options	<ul style="list-style-type: none"> • Single lifetime income • Joint lifetime income (available in both qualified and non-qualified contracts) • Income payments (withdrawals) can be systematic upon request



Go to [Fidelity.com/incomeplus](https://www.fidelity.com/incomeplus) or call 800.544.2442.



⁷ The performance of the Fidelity VIP FundsManager 50% portfolio depends on that of its underlying Fidelity and Fidelity VIP funds. Fidelity VIP FundsManager 50% 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. The portfolio is managed by Strategic Advisers,® Inc., a subsidiary of FMR LLC.

⁸ The charge is deducted as part of the daily calculation of the value of the accumulation units. We assess a daily annuity charge equal, on an annual basis, to 1.90% (for a single annuitant) or 2.05% (for joint annuitants) of the average daily net asset value of each investment option.

⁹ 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.

¹⁰ **Before exchanging, check with your current provider to see if it will assess a surrender charge, and also consider the existing benefits and features you may lose in an exchange, which may be of particular importance in poor market conditions.**

Want more information?
Go to Fidelity.com/incomeplus
or call 800.544.2442.



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Before investing, consider the investment objectives, risks, charges, and expenses of the variable 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.

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.

MetLife Growth and Guaranteed Income annuity (Policy Form Series No. 8800 (10/09)) is issued by MetLife Investors USA Insurance Company (MLIUSA), 5 Park Plaza, Suite 1900, Irvine, CA 92614 and, in New York (Policy Form Series No. 6800 (10/09)), only by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 (each, a "MetLife" company). MLIUSA and Metropolitan Life Insurance company are affiliates. 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.

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