

Performance data quoted represents past performance and is not a guarantee or prediction of future results. Investment returns and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Funds are subject to certain market risks. Current performance may be lower or higher than performance data shown.

Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit mlr.metlife.com.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus for SEC registered products or disclosure document, including fund fact sheets, for unregistered products, if available, containing this information. Read each carefully before investing.

There is no guarantee that any of the investment options will meet their stated goals or objectives.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ¹	Inception Date	Returns as of Month Ending 03/31/2025						Returns as of Quarter Ending 03/31/2025					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2024	2023	2022
Current Fixed Rate(s)																	
Strategic Value Annuity (Fixed Option): ⁴ 3.15%																	
International Funds																	
Vanguard Total Intl Stock Index Admiral ^{2,6,7}	VTIAX	0.09 / 0.09	11-29-2010	0.26	5.51	6.37	4.65	11.44	5.21	5.51	6.37	4.65	11.44	5.21	5.14	15.52	-16.01
Specialty																	
T. Rowe Price Real Estate ^{6,8}	TRREX	0.88 / 0.88	10-31-1997	-3.16	2.74	8.44	-2.73	9.84	3.62	2.74	8.44	-2.73	9.84	3.62	3.58	13.12	-25.84
Small Cap Funds																	
Invesco Small Cap Value A ^{3,6}	VSCAX	1.12 / 1.12	06-21-1999	-5.63	-5.91	4.55	11.35	32.61	10.54	-5.91	4.55	11.35	32.61	10.54	24.53	22.91	4.32
Mid Cap Funds																	
Vanguard Extended Market Idx Adm ^{3,6,7}	VEXAX	0.05 / 0.05	11-13-2000	-7.93	-8.93	-0.47	2.68	15.18	7.87	-8.93	-0.47	2.68	15.18	7.87	16.91	25.38	-26.47
Large Cap Funds																	
T. Rowe Price Growth Stock ⁶	PRGFX	0.65 / 0.65	04-11-1950	-8.64	-9.52	4.52	6.27	14.45	11.88	-9.52	4.52	6.27	14.45	11.88	29.59	45.27	-40.14
Vanguard 500 Index Admiral ^{6,7}	VFIAX	0.04 / 0.04	11-13-2000	-5.64	-4.28	8.21	9.02	18.55	12.46	-4.28	8.21	9.02	18.55	12.46	24.97	26.24	-18.15
Vanguard Windsor II Fund - Admiral ^{6,7,9}	VWNAX	0.23 / 0.23	05-14-2001	-3.86	-0.66	4.27	7.46	18.57	10.37	-0.66	4.27	7.46	18.57	10.37	14.29	21.07	-13.14
Bond																	
Loomis Sayles Bond - I ^{5,6,10}	LSBDX	0.70 / 0.65	05-16-1991	-0.15	2.35	8.28	2.86	4.29	2.63	2.35	8.28	2.86	4.29	2.63	6.70	8.05	-12.49
Vanguard Inflation-Protected Secs Adm ^{6,7,10}	VAIPX	0.10 / 0.10	06-10-2005	0.65	4.14	6.24	-0.08	2.25	2.41	4.14	6.24	-0.08	2.25	2.41	1.86	3.79	-11.85
Vanguard Total Bond Market Index Adm ^{6,7,10}	VBTLX	0.04 / 0.04	11-12-2001	0.02	2.77	4.87	0.52	-0.41	1.44	2.77	4.87	0.52	-0.41	1.44	1.24	5.70	-13.16

These investment returns and fund expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized. The figures above reflect fund performance only; any applicable plan-specific fees that might be charged to your account, such as plan administrative fees, would reduce the performance shown.

For prospectuses related to investments in your Self-Directed Brokerage Account (SDBA), contact Charles Schwab at www.schwab.com or 1-888-393-7272.

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Returns marked as N/A are not applicable for this time period or were not available at the time of production. Please refer to mlr.metlife.com for the most current return information.

With the exception of the Self-Directed Brokerage Account, securities are distributed through MetLife Investors Distribution Company ("MLIDC") (member FINRA), 1095 Avenue of the Americas, New York, NY 10036.

On occasion, the name and/or objective of an investment option may change. For specific information on whether the investment name has changed, or if the investment objective has changed, please refer to the current prospectus.

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Expense ratios shown on participant and plan level statements are gross expense ratios and do not include any applicable fee waivers or expense reimbursements, as do net expense ratios. The expense ratios may be based on a prior reporting period than those shown on the Plan's investment performance report. For the most current expense ratios please visit mlr.metlife.com.

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The insurance company identified on this statement confirms the transactions shown as the issuer of the policy/contract. The insurance company is providing this confirmation on behalf of the variable product distributor, MetLife Investors Distribution Company, and your retail broker dealer, who are acting as agents for the insurance company.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

A ticker symbol is not available for those funds that are exempt from SEC registration.

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¹ The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

² Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

³ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

⁴ Annualized yield based on the current effective rate.

⁵ The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 30-APR-2026.

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⁷ *In addition to the charges and expenses described in the prospectus, there may be additional plan administrative expenses for participants in any Vanguard fund. This expense, if applicable, may be charged to your plan account balance in each Vanguard Fund. Please call 1-800-543-2520 for more information.*

⁸ *Real estate securities and trusts involve risks including declining property values, changes in zoning laws or losses from casualty. Real estate securities that invest in foreign real estate involve additional risks including currency fluctuations and political developments.*

⁹ *Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency*

¹⁰ *Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks including changes in credit quality, market valuations, inflation, liquidity, and default. High-yield bonds have a greater risk of default.*