Presented by

FINANCIAL ADVISOR FA   Private Wealth

MetLife

ANNUITIES | SINGLE PREMIUM DEFERRED

The Power of 3:

Help Clients Protect and Grow Retirement Assets in Volatile Markets

** Shield refers collectively to both MetLife Shield Level Selector and MetLife Shield Level Selector 3-Year annuities.*

Issued by MetLife Insurance Company USA, Charlotte, NC 28277 and in New York, only by Metropolitan Life Insurance Company, New York, NY 10166. Both are MetLife companies.

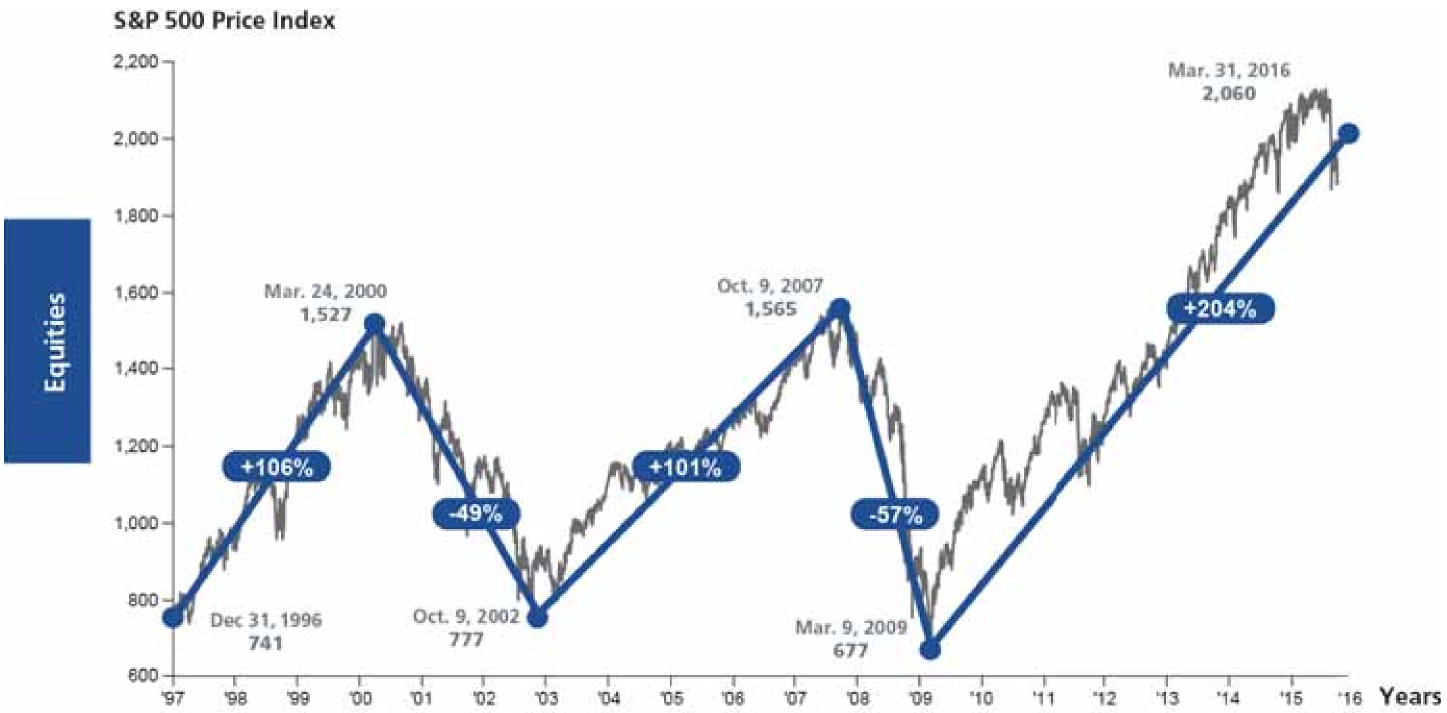
All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

FOR FINANCIAL PROFESSIONAL OR BROKER/DEALER USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

The Power of 3

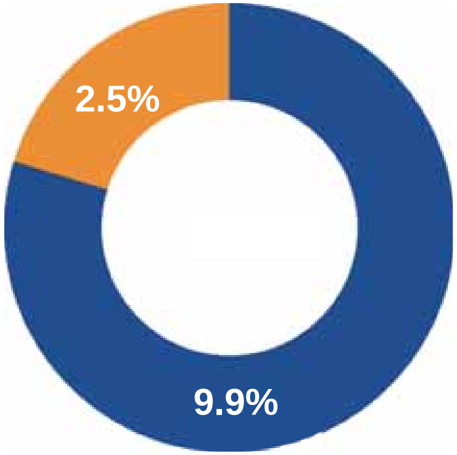
Equities — Still One of the Best Ways to Save for Retirement

Perhaps now's a good time to consider a strategy that helps protect a portion of your clients' retirement assets while still providing them with potential growth opportunities.



Source: Standard & Poor's, J.P. Morgan Asset Management.
Returns are cumulative and based on S&P 500 Index price movement only, and do not include the reinvestment of dividends. Past performance is not indicative of future returns. Guide to the Markets – U.S. Data are as of March 31, 2016.

Investor performance typically underperforms the markets



Since 1995

- Average Market Performance
- Average Investor Performance

63%

of investors indicate they're concerned about market volatility.

MetLife Market Intelligence Study, December 2013.

GOOD TO KNOW

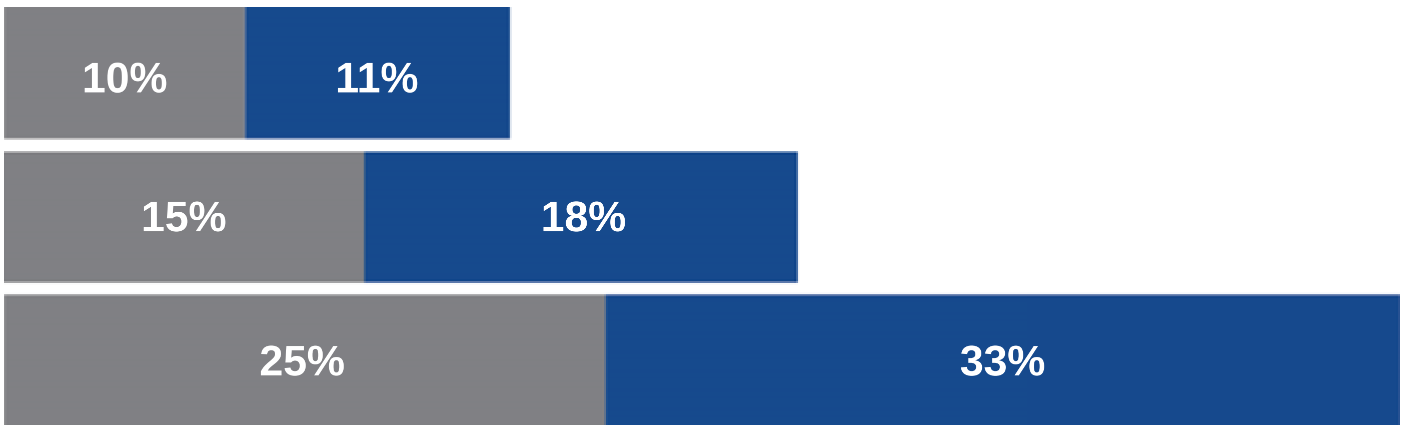
By protecting a portion of your clients' retirement assets, investors might be better able to stay the course over the long-term.

Source: J.P. Morgan, 9/30/2015. Average Performance since 1995.

Cost of Loss

It takes money to make money

When an account loses value, the remaining amount has to work harder to return to the original value.



Cumulative percentage gains required over 5 years to return to the original value should an account lose 10%, 15% or 25% of value.

Loss   If No Withdrawals Taken

HYPOTHETICAL EXAMPLE FOR ILLUSTRATIVE PURPOSES ONLY.

MetLife

Cost of Volatility

A tale of two hypothetical investments

If your client invested $100,000 two ways, here's what they would have at the end of six years, depending on market volatility: **Investment A** experienced no volatility while **Investment B** experienced considerable volatility.

Year	Investment A	Investment B
1	5%	26%
2	5%	14%
3	5%	18%
4	5%	-6%
5	5%	-31%
6	5%	19%

HYPOTHETICAL EXAMPLE FOR ILLUSTRATIVE PURPOSES ONLY. ASSUMES NO WITHDRAWALS.

Investment A
Account Value: $134,010

Investment B
Account Value: $130,822

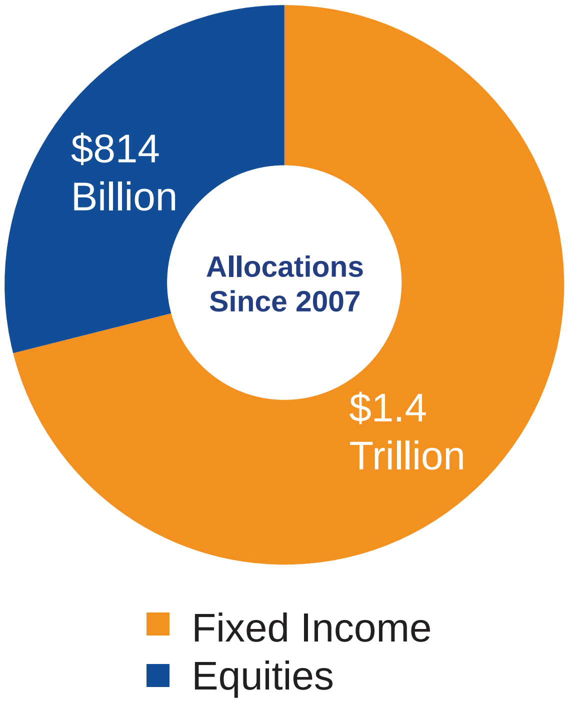
That's $3,188 more in **Investment A**! Approximately 2.5% more growth simply because the volatility was removed!

MetLife

Strategies to Help Protect and Grow Your Clients' Retirement Savings

Asset Allocation[1]

Diversifying between equity and fixed income options has long been a traditional strategy



But will it work in today's environment?

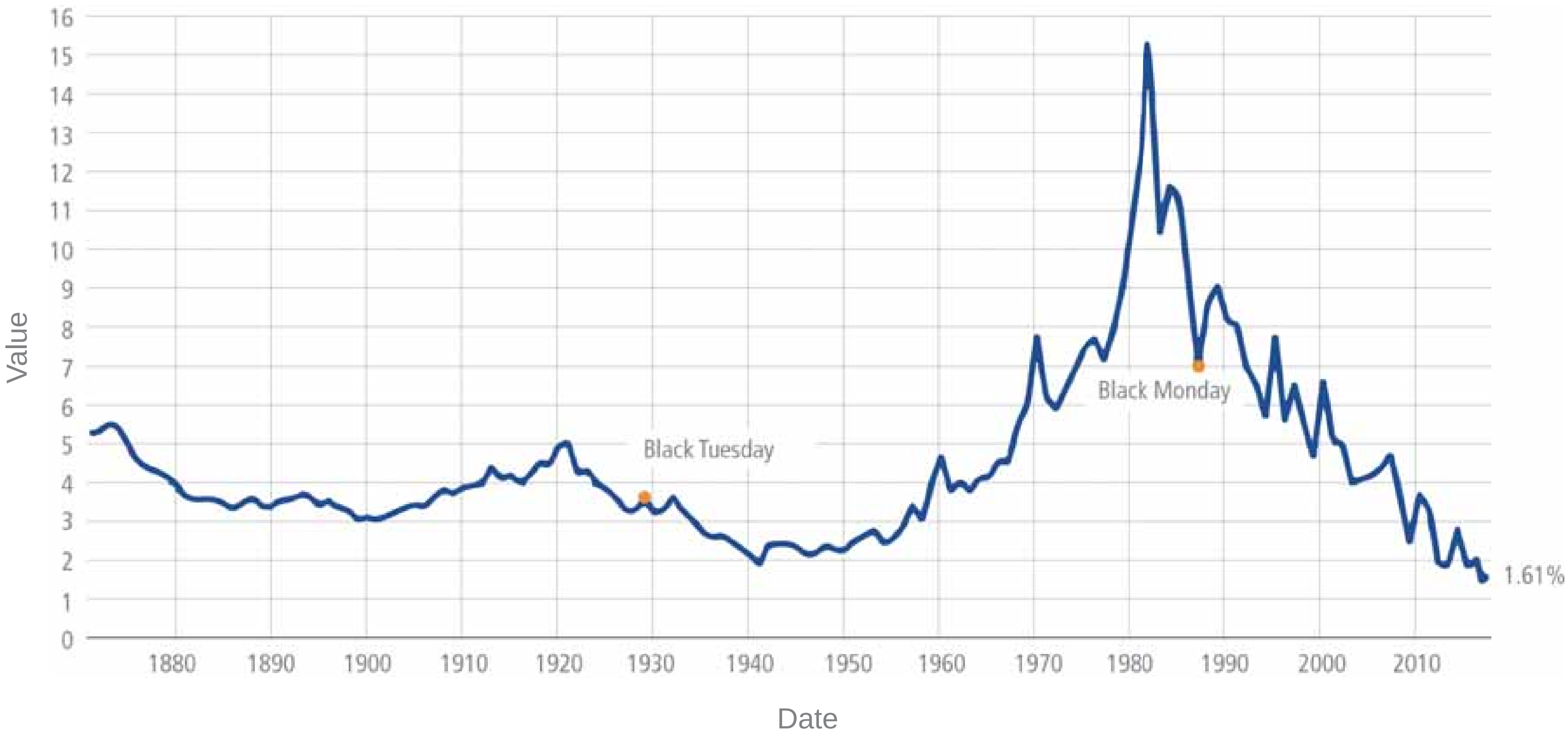
10-Year Treasury Yields		
	Average (1958-present)	Current as of 3/31/2016
Yields:	6.21%	1.78%
Inflation:	3.76%	2.34%
Net Yields:	**2.45%**	**-0.56%**

Over the last few years, fixed income investments were yielding near all-time lows — with many yields not keeping up with the rate of inflation. Investors like your clients were having a hard time finding options that offset risk in the equity markets.

Source: J.P. Morgan, 3/2016.

[1] While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.

10 Year Treasury Rate

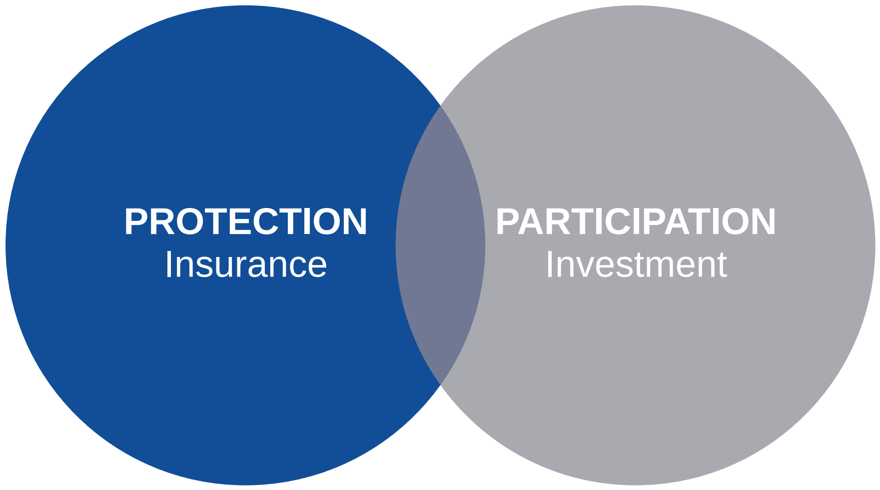


Source: http://www.multpl.com/10-year-treasury-rate, Sept. 8, 2016

A New Way to Diversify[1] and Help Protect Against Loss

The Shield Level Selector annuity and the Shield Level Selector 3-Year annuity =

- One part protection against loss and one part long-term investment
- Growth and losses to the account value are determined by tracking the index or indices to the Shield Option chosen. Shield Level Selector and Shield Level Selector 3-Year do not invest directly in any index.

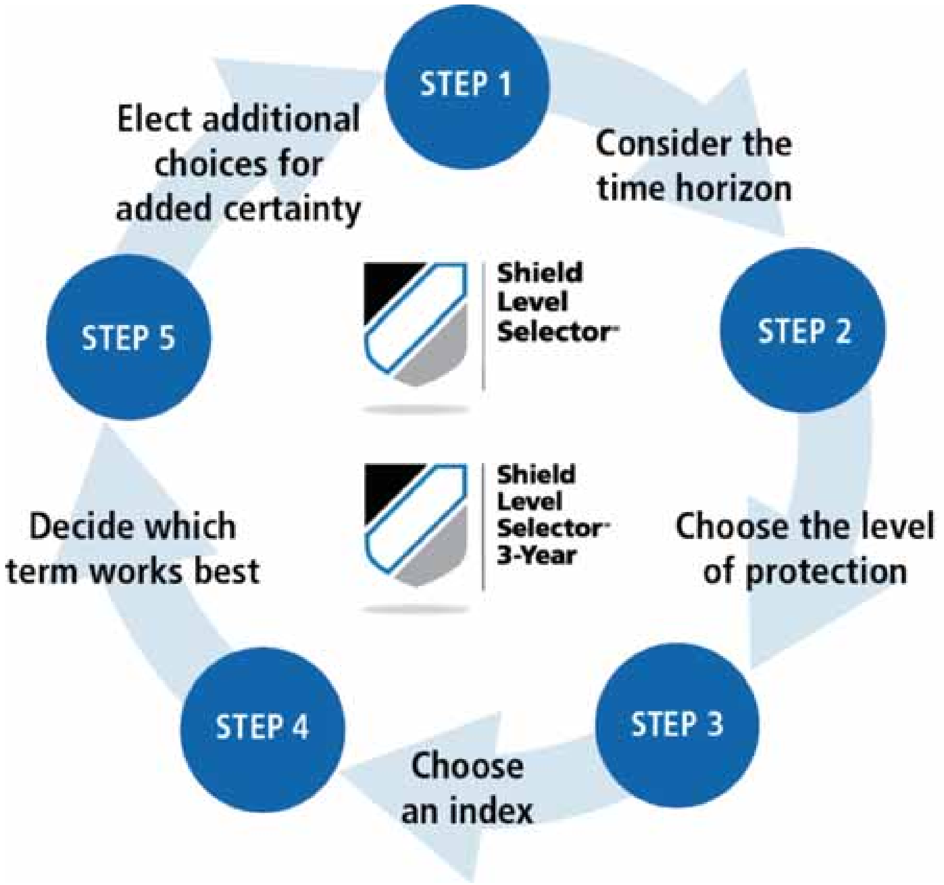


Clients who do not elect Shield 100 or the Fixed Account, or they're not available, could conceivably see a risk of substantial loss if the index declines more than their level of protection. Shield 100 Shield Options are not available in CA, NY or TX. The Fixed Account may not be available in all states.

[1] Diversification does not ensure a profit or guarantee against a loss.

How Shield Level Selector and Shield Level Selector 3-Year Annuities Work

Allocate a portion of retirement savings.



Shield Level Selector Can Provide Protection in a Down Market & Potential Growth*

Level of Protection: Shield 10, 6-Year Term
Hypothetical Maximum Growth Opportunity: 65%

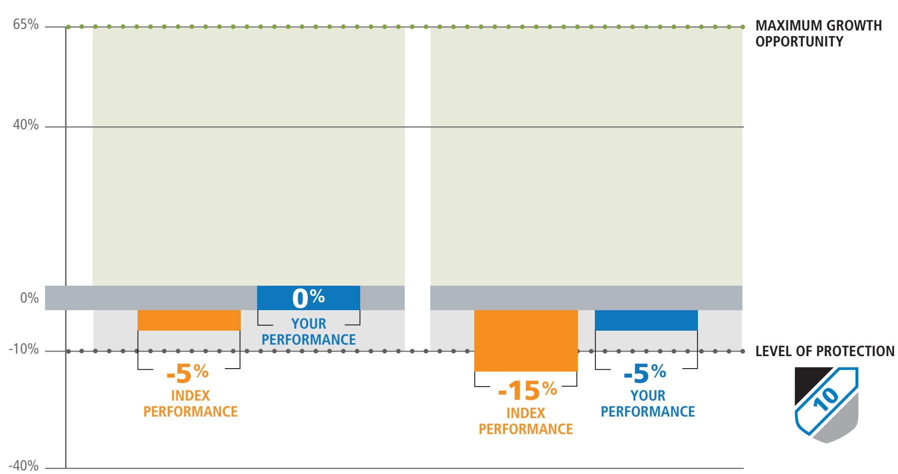
HYPOTHETICAL EXAMPLE FOR ILLUSTRATIVE PURPOSES ONLY.

Down Market Scenario A

At the end of your term, the index is down by 5%. However, your account value would not decline at all because MetLife absorbs the first 10% of your loss.

Down Market Scenario B

At the end of your term, the index is down by 15%. However, your account value would decline by only 5% because MetLife absorbs the first 10% of your loss.

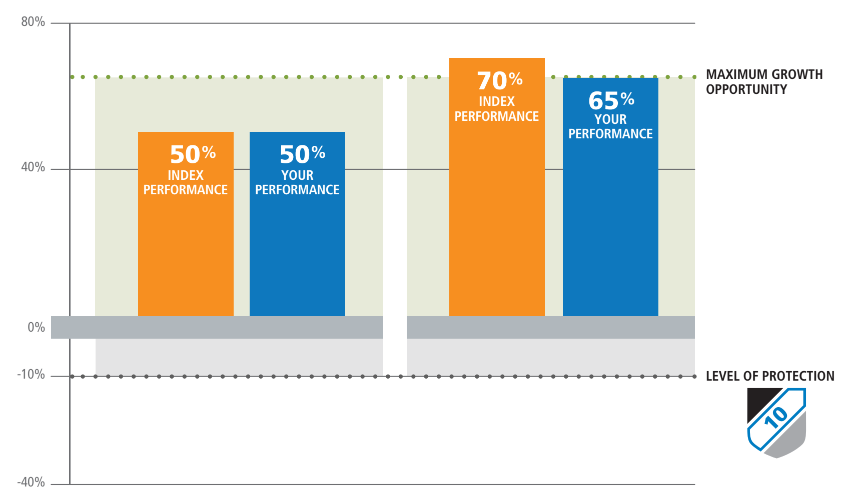


Up Market Scenario A

At the end of your term, the index is up 50%. Your performance is 50%, which falls within your Maximum Growth Opportunity of 65%.

Up Market Scenario B

At the end of your term, the index is up 70%. However, your performance would be 65%, because that is your Maximum Growth Opportunity.



*In a flat market, the account value will remain unchanged.

Shield Level Selector 3-Year Can Provide Protection in a Down Market & Potential Growth*

Level of Protection: Shield 10, 3-Year Term

Hypothetical Maximum Growth Opportunity: 20%

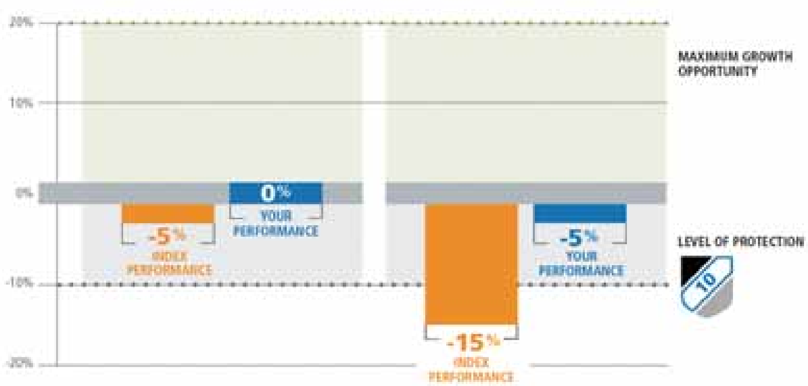
HYPOTHETICAL EXAMPLE FOR ILLUSTRATIVE PURPOSES ONLY.

Down Market Scenario A

At the end of your term, the index is down by 5%. However, your account value would not decline at all because MetLife absorbs the first 10% of your loss.

Down Market Scenario B

At the end of your term, the index is down by 15%. However, your account value would decline by only 5% because MetLife absorbs the first 10% of your loss.

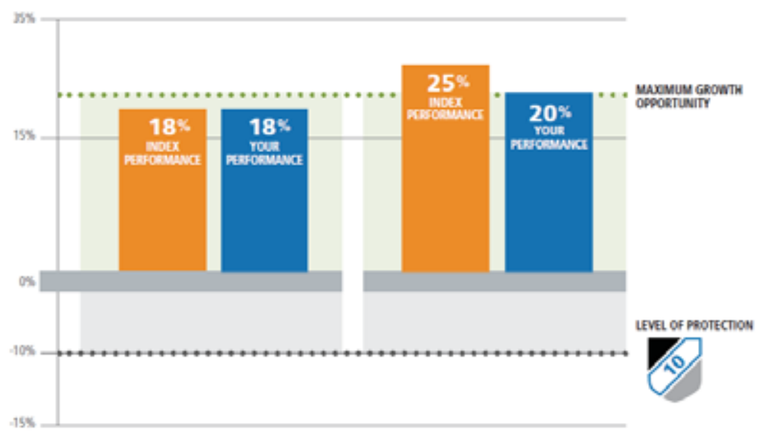


Up Market Scenario A

At the end of your term, the index is up 18%. Your performance is 18%, which falls within your Maximum Growth Opportunity of 20%.

Up Market Scenario B

At the end of your term, the index is up 25%. However, your performance would be 20%, because that is your Maximum Growth Opportunity.



*In a flat market, the account value will remain unchanged.

Why it Matters

	INDEX PERFORMANCE	WITHOUT PROTECTION, THE ACCOUNT VALUE WOULD DECLINE BY:	SHIELD 10 OPTION, 6-YEAR TERM	BECAUSE OF THE LEVEL OF PROTECTION, THE SHIELD LEVEL SELECTOR PERFORMANCE EQUALS:
LARGE CAP	-8%			
SMALL CAP				
INTERNATIONAL	INDEX MGO 65%			
		TOTAL Without protection, the total account value **would increase by** 4%		**TOTAL** With **Shield 10 protection** at a 6-year term, the total account value **would increase by** 8%

☑ THE RESULT

Ultimately, with Shield 10 protection, the total **increased 4%** more because the Shield 10 option helped protect the overall account value against index loss.

HYPOTHETICAL EXAMPLE FOR ILLUSTRATIVE PURPOSES ONLY.

Shield Level Selector and Shield Level Selector 3-Year Facts

Investment Amounts	**Minimum:** $25,000 (non-qualified & qualified) **Maximum:** up to $1 million (without prior approval) Single premium deferred annuity. Additional purchase payments are not permitted.
Issue Age	**Maximum:** 85 years old
Their Contribution	One hundred percent of their money goes to work the day their contract is issued.

Access to their money

Annual Contract Fee: None

Free Withdrawal:[1] After their 1st contract year, the free withdrawal amount is equal to 10% of the account value as of the prior contract anniversary.

Shield Level Selector Withdrawal Charge: 6 Years – The withdrawal charge is applied on amounts withdrawn in excess of the Free Withdrawal Amount in a contract year.

Contract Year:	1	2	3	4	5	6	7+
Charge per withdrawal:	9%	8%	8%	7%	6%	5%	0%
New York Only	7%	7%	6%	6%	5%	5%	0%

Shield Level Selector 3-Year Withdrawal Charge: 3 Years – The withdrawal charge is applied on amounts withdrawn in excess of the Free Withdrawal Amount in a contract year.

Contract Year:	1	2	3	4+
Charge per withdrawal:	7%	6%	5%	0%
New York Only	6%	5%	5%	0%

[1] Distributions of taxable amounts are subject to ordinary income tax and, if made before age 59 1/2, may be subject to a 10% federal income tax penalty.

MetLife

Today people are living longer and enjoying more productive lives than ever!

Population
85+ in 2013

6 Million

14.6 Million

Expected
Population
85+ in 2040[1]

The Client

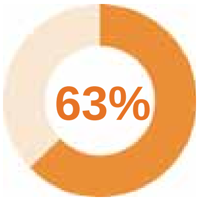
Age: 55-65
Wants Protection &
Potential Growth

Meaning many will spend …

20-30 years

in retirement

Perhaps that is why a majority of investors are still feeling the impact of 2002 and 2008

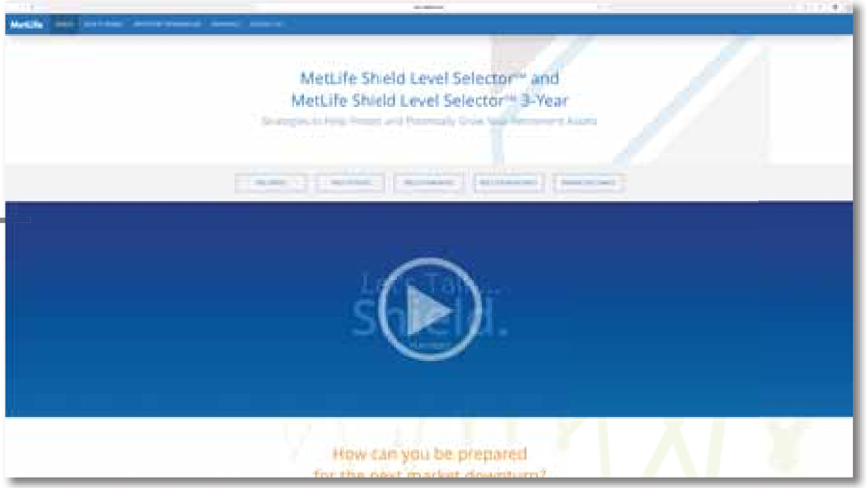


of consumers are concerned about market volatility[2]

[1] Source: A Profile of Older Americans: 2014: Administration on Aging, Administration for Community Living. U.S. Department of Health and Human Services
[2] Source: MetLife Protection Poll 2, December 2013

Visit metlife.com/shield To Learn More

View our "Let's Talk... Shield" interactive video conversation



Run a hypothetical example on the Interactive Charts Tool

Questions?

A The S&P 500 Index is a product of S&P Dow Jones Indices LLC (“SPDJI”), and has been licensed for use by MetLife Insurance Company USA and Metropolitan Life Insurance Company. Standard & Poor’s®, S&P® and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by MetLife Insurance Company USA and Metropolitan Life Insurance Company. MetLife Insurance Company USA and Metropolitan Life Insurance Company’s MetLife Shield Level Selector℠ and MetLife Shield Level Selector℠ 3-Year Annuity are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

B The Russell 2000® Index is a trademark of Russell Investments and has been licensed for use by MetLife Insurance Company USA and Metropolitan Life Insurance Company. The MetLife Shield Level Selector℠ Annuity and MetLife Shield Level Selector℠ 3-Year Annuity are not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of investing in the MetLife Shield Level Selector℠ Annuity or MetLife Shield Level Selector℠ 3-Year Annuity.

C Nasdaq®, OMX™, and NASDAQ-100 Index®, are registered trademarks of The NASDAQ OMX Group, Inc. (which with its affiliates is referred to as the “Corporations”) and are licensed for use by MetLife Insurance Company USA and Metropolitan Life Insurance Company. The MetLife Shield Level Selector℠ Annuity has not been passed on by the Corporations as to its legality or suitability. The MetLife Shield Level Selector℠ Annuity is not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE METLIFE SHIELD LEVEL SELECTOR℠ ANNUITY.

D The MetLife Shield Level Selector℠ Annuity and MetLife Shield Level Selector℠ 3-Year Annuity are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities or any index on which such products or securities are based. The MetLife Shield Level Selector℠ and MetLife Shield Level Selector℠ 3-Year Prospectuses contain a more detailed description of the limited relationship MSCI has with MetLife Insurance Company USA and Metropolitan Life Insurance Company and any related products.

E “Bloomberg®” and “Bloomberg Commodity Index℠” are service marks of Bloomberg Finance L.P. and its affiliates (collectively, “Bloomberg”) and have been licensed for use for certain purposes by MetLife Insurance Company USA and Metropolitan Life Insurance Company. Neither Bloomberg nor UBS Securities LLC and its affiliates (collectively, “UBS”) are affiliated with MetLife Insurance Company USA and Metropolitan Life Insurance Company, and Bloomberg and UBS do not approve, endorse, review, or recommend MetLife Shield Level Selector℠. Neither Bloomberg nor UBS guarantees the timeliness, accurateness, or completeness of any data or information relating to Bloomberg Commodity Index℠.

Investment Performance Is Not Guaranteed.

The prospectuses for the MetLife Shield Level Selector[SM] and MetLife Shield Level Selector[SM] 3-Year annuities issued by a MetLife insurance company (MetLife) are available from MetLife. The contract prospectuses contain information about the contract's features, risks, charges and expenses. Clients should read the prospectus and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectuses for more complete details regarding the optional Return of Premium Death Benefit. MetLife reserves the right to substitute any index at any time.

MetLife Shield Level Selector and MetLife Shield Level Selector 3-Year annuities are long-term investments designed for retirement purposes and have limitations, exclusions, charges, termination provisions and terms for keeping it in force. There's a risk of substantial loss of principal for losses beyond the Shield Rate selected, because your clients agree to absorb all losses that exceed the chosen Shield Rate. Please refer to "Risk Factors" in the contract prospectus for more details. All contract guarantees, including the optional death benefit and annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company and the underwriter do not back the financial strength of the broker/dealer or its affiliates.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% federal income tax penalty. Some broker/dealers and financial professionals may refer to the 10% federal income tax penalty as an "additional tax" or "additional income tax," or use the terms interchangeably when discussing withdrawals taken prior to age 59½. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax that's generally imposed on interest, dividends, and annuity income if your modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the death benefits and account value. Withdrawals may be subject to withdrawal charges.

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.

MetLife Shield Level Selector and MetLife Shield Level Selector 3-Year Single Premium Deferred Annuities are issued by MetLife Insurance Company USA, Charlotte, NC 28277 on Policy Form L-22494 (09/12) and in the state of New York, only by Metropolitan Life Insurance Company, New York, NY 10166 on Policy Form ML-22494 (09/12) (collectively and singly, "MetLife"). These products are distributed by MetLife Investors Distribution Company (member FINRA). All are MetLife companies.

www.metlife.com/shield

• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

MetLife Insurance Company USA
11225 North Community House Road
Charlotte, NC 28277
www.metlife.com

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166

1609 **BDVA195933**
 L0916478137[1017]

CE CREDITS

This webcast qualified for the following continuing education credits:

CFP Board – 1 hour

CIMA®, CIMC® or CPWA® – 1 hour

If you would like to receive credit for participating in this webcast, please follow the directions below.

**NOTE:* YOU WILL HAVE 10 DAYS TO REPORT COMPLETION OF THIS WEBCAST VIA OUR WEBSITE. *FINANCIAL ADVISOR* MAGAZINE WILL THEN REPORT TO THE CFP BOARD AND CIMA ON YOUR BEHALF. AFTER 10 DAYS THE WEBCAST WILL NO LONGER BE AVAILABLE FOR REPORTING.

1.Visit our website at http://www.fa-mag.com/ce_center.php
2.Select the designation you would like to report the webcast to.
3.If you have already registered to complete and report CE credits with us, please login using your username and password. If you are new to our CE Center, please complete a registration form in its entirety.
(Note: You will need to supply your ID# generated from the CFP Board or IMCA.)
4.Once you are logged in to your CE Center account, SCROLL TO THE BOTTOM OF THE PAGE to find the list of CE exams and webcasts we offer. (Please read the important information on that page regarding the CE reporting process.)
5.Click on the webcast you are interested in and complete the short questionnaire and print the “Certificate Of Completion” page for your records.
6.The webcast credit will be reported by *Financial Advisor* magazine the first week of the new month for the previous month. Allow 10 business days for the credit to be posted on your account.

If you have any questions regarding CE credit reporting, please email Sherri Scordo at sherri@fa-mag.com

To view the recording of this webcast please visit:

http://www.fa-mag.com/MetLifeWebcastOct18

For upcoming webcasts, please visit: **http:/www.fa-mag.com/webcasts.html**

Please send your questions, comments and feedback to: **dawn@fa-mag.com**

Presented by

FINANCIAL ADVISOR FA

Private Wealth