As of September 30, 2009

Variable Funding Options *** [1,2,7,8]	Portfolio Inception Date	% Change in Unit Value Year to Date	1 Year	3 Years Ann.	5 Years Ann.	10 Years Ann.	Portfolio Inception to Date Ann.
Barclays Capital Aggregate Bond Index (formerly Lehman Brothers® Aggregate Bond Index) - Class A	11/09/98	4.43%	9.30%	5.44%	4.03%	5.05%	4.56%
BlackRock Bond Income - Class A [4,5]	06/24/83	8.46%	8.69%	3.38%	2.95%	4.64%	7.24%
Fidelity VIP Investment Grade Bond - Initial Class	12/05/88	13.66%	11.97%	4.36%	3.52%	5.02%	5.86%
Western Asset Management Strategic Bond Opportunities - Class A	10/31/94	26.77%	18.44%	3.66%	3.68%	5.48%	6.25%
Lord Abbett Bond Debenture - Class A [6]	03/03/97	29.37%	14.80%	4.60%	4.68%	4.61%	4.14%
BlackRock Diversified - Class A	07/25/86	11.85%	-0.90%	-3.01%	0.72%	0.69%	6.46%
Calvert Social Balanced - Class A	09/30/86	19.99%	-3.80%	-4.83%	-0.21%	0.02%	6.26%
MFS® Total Return - Class A	07/01/02	14.19%	0.44%	-1.52%	1.97%	NA	3.40%
Fidelity VIP Equity-Income - Initial Class	10/09/86	24.64%	-5.94%	-8.56%	-0.63%	0.84%	7.35%
MFS® Value -Class A [4,12,14]	11/09/98	14.19%	-7.37%	-8.18%	-2.40%	1.68%	1.04%
Oppenheimer Global Equity - Class A	03/03/97	32.71%	3.53%	-3.63%	4.27%	2.49%	4.36%
American Funds Growth-Income - Class 2	02/08/84	22.59%	-4.59%	-6.07%	0.28%	2.22%	9.44%
BlackRock Large Cap Core - Class A [10]	06/24/83	12.05%	-10.58%	-7.81%	-1.38%	-2.47%	7.41%
MetLife Stock Index - Class A [3,4]	05/01/90	18.30%	-7.89%	-6.51%	-0.17%	-1.36%	7.06%
Met/Artisan Mid Cap (formerly Harris Oakmark Focused) Value - Class A [17]	04/30/93	31.01%	-7.81%	-11.43%	-3.08%	4.51%	6.45%
Neuberger Berman Mid Cap Value - Class A	11/09/98	37.58%	-2.66%	-6.47%	0.25%	6.37%	6.77%
Clarion Global Real Estate - Class E [13]	04/30/04	27.99%	-11.35%	-11.94%	2.12%	NA	3.91%
Artio International Stock (formerly Julius Baer International Stock) - Class A [11,16]	07/01/91	18.62%	-3.96%	-8.20%	2.36%	-1.06%	2.49%
Harris Oakmark International - Class E	01/02/02	47.60%	14.83%	-2.52%	6.77%	NA	6.25%
MFS Research International - Class A [15]	02/12/01	28.07%	1.58%	-3.49%	6.18%	NA	3.76%
Morgan Stanley EAFE® Index - Class A [3,4]	11/09/98	25.51%	0.17%	-4.59%	4.85%	1.16%	2.39%
MetLife Mid Cap Stock Index - Class A [3,4]	07/05/00	29.05%	-4.06%	-2.44%	3.38%	NA	3.91%
BlackRock Strategic Value - Class A	07/05/00	10.46%	-19.09%	-11.29%	-2.89%	NA	3.99%
American Funds Growth - Class 2	02/08/84	32.25%	-2.44%	-4.46%	2.53%	2.41%	10.98%
Fidelity VIP Growth - Initial Class	10/09/86	20.01%	-12.59%	-6.55%	-1.06%	-3.17%	7.20%
Loomis Sayles Small Cap Core (formerly Loomis Sayles Small Cap) - Class A [4]	05/02/94	22.15%	-8.62%	-2.82%	3.37%	4.46%	7.38%
Russell 2000® Index - Class A [3,4]	11/09/98	20.29%	-11.02%	-5.72%	1.21%	3.44%	3.90%
BlackRock Aggressive Growth - Class A	04/29/88	38.49%	-1.35%	-1.82%	2.99%	0.47%	7.11%
Calvert Social Mid Cap Growth - Class A	07/16/91	20.74%	-10.28%	-4.86%	-0.92%	-0.38%	4.79%
FI Mid Cap Opportunities - Class A [9]	03/03/97	27.50%	-16.74%	-12.74%	-3.85%	-6.32%	1.79%
T. Rowe Price Small Cap Growth - Class A	03/03/97	30.38%	-3.36%	-1.97%	2.70%	1.49%	2.75%
Met Series Fund Asset Allocation Portfolios							
MetLife Aggressive Allocation [4]	05/01/05	23.99%	-4.92%	-6.70%	NA	NA	-0.73%
MetLife Conservative Allocation [4]	05/01/05	16.90%	9.42%	2.24%	NA	NA	3.12%
Metlife Conservative to Moderate Allocation	05/01/05	19.04%	6.45%	0.09%	NA	NA	2.37%
MetLife Moderate Allocation	05/01/05	20.59%	2.38%	-2.30%	NA	NA	1.38%
MetLife Moderate to Aggressive Allocation	05/01/05	22.19%	-1.54%	-4.67%	NA	NA	0.35%
AUTOMATED INVESTMENT STRATEGIES (A.I.S)	Strategy Incep. Date	Year to Date	1 Year	3 Years Ann.	5 Years Ann.	10 Years Ann.	Inception to Date Ann.
Equity Generator[SM] MetLife Stock Index	07/01/91	2.80%	3.76%	3.13%	N/A	3.38%	5.03%
Equity Generator[SM] BlackRock Aggressive Growth	07/01/91	2.90%	4.03%	3.34%	N/A	3.73%	4.59%
Fidelity Money Market Yield and Effective Yield for the 7-Day Period Ending: 09/30/09				Yield: -0.59%		Eff. Yield: -0.59%	

PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS

Performance shown (after all fees and expenses other than withdrawal charges) is the change in accumulation unit values from one period to the next and assumes that the change occurred at a steady rate over the time period indicated. No withdrawal charges were imposed.

Portfolio Inception Date is the date the portfolio commenced operations.

‡ Not Applicable

*** When the Portfolio and Investment Division inception dates are different, any performance period that includes all or a portion of the time between these dates is hypothetical. Hypothetical returns indicate what the performance would have been if the Investment Division had been a funding option as of the earlier date.

Please see important disclosures on Pages 3 and 4.

STANDARDIZED PERFORMANCE (Required Disclosure) as of: 09/30/09

The SEC requires that standardized performance figures be updated no more frequently than each calendar quarter. The performance data below represents the standard calculation method which assumes that the contract was surrendered at the end of the period indicated. There are no withdrawal charges for this contract. Based on these assumptions, the Average Annual Total Returns are:

Variable Funding Options	Investment Division Inception Date	1 Year	5 Years	10 Years	Since Investment Division Inception Date
Barclays Capital Aggregate Bond Index	11/09/98	9.30%	4.03%	5.05%	4.56%
BlackRock Bond Income	05/01/96	8.69%	2.95%	4.64%	4.90%
Fidelity Investment Grade Bond	07/01/91	11.97%	3.52%	5.02%	5.60%
Western Asset Management Strategic Bond Opportunities	05/01/01	18.44%	3.68%	NA	5.25%
Lord Abbett Bond Debenture	03/03/97	14.80%	4.68%	4.61%	4.14%
BlackRock Diversified	05/01/96	-0.90%	0.72%	0.69%	3.87%
Calvert Social Balanced	07/01/91	-3.80%	-0.21%	0.02%	4.86%
MFS® Total Return	08/05/02	0.44%	1.97%	NA	4.76%
Fidelity VIP Equity-Income	07/01/91	-5.94%	-0.63%	0.84%	7.50%
MFS® Value	11/09/98	-7.37%	-2.40%	1.68%	1.04%
Oppenheimer Global Equity	03/03/97	3.53%	4.27%	2.49%	4.36%
American Funds Growth-Income	05/01/01	-4.59%	0.28%	NA	0.65%
BlackRock Large-Cap Core	05/01/96	-10.58%	-1.38%	-2.47%	2.80%
MetLife Stock Index	07/01/91	-7.89%	-0.17%	-1.36%	6.59%
Met/Artisan Mid Cap Value	05/01/01	-7.81%	-3.08%	NA	1.53%
Neuberger Berman Mid Cap Value	11/09/98	-2.66%	0.25%	6.37%	6.77%
Clarion Global Real Estate	05/01/04	-11.35%	2.12%	NA	3.91%
Artio International Stock	05/01/96	-3.96%	2.36%	-1.06%	0.49%
Harris Oakmark International	05/01/02	14.83%	6.77%	NA	6.93%
MFS Research International	05/01/01	1.58%	6.18%	NA	4.32%
Morgan Stanley EAFE® Index	11/09/98	0.17%	4.85%	1.16%	2.39%
MetLife Mid Cap Stock Index	07/05/00	-4.06%	3.38%	NA	3.91%
BlackRock Strategic Value	07/05/00	-19.09%	-2.89%	NA	3.99%
American Funds Growth	05/01/01	-2.44%	2.53%	NA	-0.12%
Fidelity VIP Growth	07/01/91	-12.59%	-1.06%	-3.17%	6.66%
Loomis Sayles Small Cap Core	07/05/00	-8.62%	3.37%	NA	1.44%
Russell 2000® Index	11/09/98	-11.02%	1.21%	3.44%	3.90%
BlackRock Aggressive Growth	05/01/96	-1.35%	2.99%	0.47%	1.22%
Calvert Social Mid Cap Growth	07/16/91	-10.28%	-0.92%	-0.38%	4.79%
FI Mid Cap Opportunities	03/03/97	-16.74%	-3.85%	-6.32%	1.79%
T. Rowe Price Small Cap Growth	03/03/97	-3.36%	2.70%	1.49%	2.75%
Met Series Fund Asset Allocation Portfolios					
MetLife Aggressive Allocation	05/01/05	-4.92%	NA	NA	-0.73%
MetLife Conservative Allocation	05/01/05	9.42%	NA	NA	3.12%
Metlife Conservative to Moderate Allocation	05/01/05	6.45%	NA	NA	2.37%
MetLife Moderate Allocation	05/01/05	2.38%	NA	NA	1.38%
MetLife Moderate to Aggressive Allocation	05/01/05	-1.54%	NA	NA	0.35%

Accumulation unit values fluctuate and amounts received upon withdrawal may be more or less than the contribution made. This sheet is for use through April 30, 2010 and must be preceded or accompanied by a Financial Freedom Account Prospectus.

EXPLANATIONS

Prospectuses for FFA, the Metropolitan Series Fund, the Met Investors Series Trust, the Calvert Fund and the American Funds Insurance Series must precede or accompany this material. You should carefully consider the product's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well other information about the underlying portfolios. This and other information is available in the prospectus, which you should read carefully before investing. Product availability and features may vary by state. All product guarantees are based on the financial strength and claims-paying ability of Metropolitan Life Insurance Company. The amounts allocated to the variable investment options of your account balance are subject to market fluctuations so that, when withdrawn or annuitized it may be worth more or less than its original value. Performance current to the most recent month-end may be viewed at www.metlife.com.

These figures represent past performance and are not an indication of future performance. The investment return and contract value will fluctuate over time so that a contract would be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted, FFA has limitations. There is no guarantee that any of the variable options in this product will meet their stated goals or objectives. All products guarantees are based upon the claim-paying ability of MetLife.

1 A Portfolio may have a name and/or objective that is similar to that of a publicly available mutual fund that is managed by the same money manager. These Portfolios are not publicly available and will not have the same performance as those publicly available mutual funds. Different performance will result from differences in implementation of investment policies, cash flows, fees and size of the Portfolio.

2 The performance shown may reflect, for some periods described, the management of previous subadvisers.

3 Morgan Stanley sponsors the MSCI EAFE® Index, Lehman Brothers sponsors the Lehman Brothers® Aggregate Bond Index, Standard & Poor's sponsors the S&P 500® Index and the S&P Mid Cap 400 Index and Frank Russell Company sponsors the Russell 2000® Index (together referred to as "index sponsors"). Direct investment in the indexes is not possible. The index sponsors do not sponsor, endorse, sell or promote any of the portfolios or make any representation regarding the advisability of investing in the portfolios. The index sponsors have no responsibility for and do not participate in the management of the portfolio assets or sale of the portfolio shares. Each index and its associated service marks are the exclusive property of the respective index sponsors, and references thereto have been made with permission. The Metropolitan Series Fund, Inc. Statement of Additional Information contains a more detailed description of the limited relationship the index sponsors have with MetLife and the Fund.

4 Waivers and/or expense agreements are currently in place for this portfolio. These waivers and/or reimbursements of investment management fees and certain fund expenses may be substantial. Please see the prospectus for more information. Such waviers and/or reimbursements have the effect of increasing performance results.

5 On April 29, 2002, the State Street Research Income Portfolio was merged into the State Street Research Bond Income Series Series. State Street Research Income Division is no longer available under this product. Performance for the BlackRock Bond Income consists of performance of the State Street Research Income Division before April 29, 2002 and performance of the BlackRock Bond Income Division on or after April 29, 2002.

6 On April 29, 2002, the Loomis Sayles High Yield Bond Portfolio was merged into the Lord Abbett Bond Debenture Portfolio. Loomis Sayles High Yield Bond is no longer available under this product. Performance for the Lord Abbett Bond Debenture Portfolio consists of performance of the Loomis Sayles High Yield Bond Portfolio before April 29,2002 and performance of the Lord Abbett Bond Debenture on or after April 29,2002.

7 Waiver and/or reimbursement of investment management fees and certain fund expenses may have taken place for each of these portfolios in the past. Such waivers and/or reimbursements have the effect of increasing performance results.

8 Each of the Metropolitan Series Fund, Inc., Met Investors Series Trust and American Funds has adopted a distribution plan under Rule 12b-1 of the Investment Act of 1940. We are paid the Rule 12b-1 Fee.

9 Prior to the opening if business on May 3, 2004, the FI Mid Cap Opportunities Portfolio was merged into the Janus Mid Cap Portfolio and Fidelity Management & Research Company became sub-investment manager for the Portfolio which changed its name to FI Mid Cap Opportunities Portfolio. The investment division with the name FI Mid Cap Opportunities on April 30, 2004 ceased to exist. Performance history presented here is that of Janus Mid Cap Division.

10 On or about April 30, 2007, the BlackRock Large Cap Portfolio of the Metropolitan Series Fund, Inc. merged into the BlackRock Large-Cap Core Portfolio of the Met Investors Series Trust. Values prior to April 30, 2007 reflect the performance of the BlackRock Large Cap Portfolio (formerly the BlackRock Investment Trust Portfolio).

11 On January 7, 2008 Julius Baer Investment Management LLC succeeded Fidelity Management & Research Company, as subadviser to the Julius Baer International Stock Portfolio which was previously known as the FI International Stock Portfolio.

12 On January 7, 2008 Massachusetts Financial Services Company (MFS®) succeeded Harris Associates L.P., as subadviser to the MFS® Value Portfolio which was previously known as the Harris Oakmark Large Cap Value Portfolio.

13 On April 28, 2008, ING Clarion Real Estate Securities L.P. replaced Neuberger Berman Management, Inc. as the subadvisor to the Clarion Global Real Estate Portfolio, which had been known as Neuberger Berman Real Estate Portfolio.

14 Effective April 28, 2008, the MFS Value Portfolio of the Met Investors Series Trust (MIST) merged with and into the MFS Value Portfolio of the Metropolitan Series Fund, Inc. (MSF). Values before April 28, 2008 reflect the performance of the MSF MFS Value Portfolio (formerly Harris Oakmark Large Cap Value Portfolio) since its inception on November 9, 1998. (Note that because the MIST MFS Value Portfolio is deemed to be the "accounting" survivor of the merger, the performance history set forth in the Portfolio's April 28, 2008 prospectus is that of the MIST MFS Value Portfolio.)

15 On or about April 28, 2008, the Fidelity VIP Overseas Portfolio was substituted with MFS® Research International Portfolio of Met Investors Series Trust (MIST). Fidelity VIP Overseas is no longer available under this product.

16 On May 1, 2009, Artio Global Management LLC replaced Julius Baer Investment Management LLC as the subadviser to the Artio International Stock Portfolio which was previously known as the Julius Baer International Stock Portfolio.

17 On May 1, 2009, Artisan Partners Limited Partnership replaced Harris Associates L.P. as the subadviser to the Met/Artisan Mid Cap Value Portfolio which was previously known as the Harris Oakmark Focused Value Portfolio.

MetLife Advisers, LLC, is the investment adviser to the MetLife asset allocation portfolios. The investment adviser chooses the underlying funding options for each portfolio and the proportions of each underlying funding option within each portfolio.

Standard and Poor's Investment Advisory Services LLC ("SPIAS") serves as consultant to MetLife Advisers, LLC for the MetLife asset allocation portfolios. SPIAS does not provide advice to MetLife's underlying clients or have any discretionary authority or control with respect to purchasing or selling securities, and does not act as a "fiduciary" or "investment manager," as defined under ERISA, to any investor. SPIAS makes no warranties, express or implied, as to results to be obtained from the information provided by it, and neither SPIAS nor its affiliates endorse, sell or promote this product or make any recommendations as to the advisability of investing in it.

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. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

Asset allocation portfolios are "fund of funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses as well as its pro rata share of the management fee and expenses of the underlying portfolios. The Contract Owner may be able to realize lower aggregate expenses by investing directly in the underlying portfolios instead of investing in an asset allocation portfolio. In that case, you would not receive the asset allocation services provided by an investment adviser.

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