



Investors should consider the investment objectives, risk, fees and expenses carefully before investing. For this and other important information please obtain the investment company fund prospectus for registered investment options and/or disclosure documents from your Service Representative. For prospectuses related to investments in your Self-Directed Brokerage (SDB) account, contact your SDB provider. Read them carefully before investing.

Investments in variable products involve risk including possible loss of principal. Some portfolios include more risk than others, such as REIT investments that can be affected by interest rate moves, economic cycles and tax and regulatory requirements. Furthermore, there are additional risks associated with investing in non-US companies, high-yield bonds, emerging markets, aggressive growth stocks, non-diversified/concentrated funds and small-, mid- and micro-cap stocks which are more fully explained in the fund prospectuses.

Standardized calculations, assume full withdrawal (surrender) of contract value at the end of the specific performance period. These standardized calculations are performed assuming that the applicable maximum surrender charge under the contract is imposed for each year that a return is calculated, even if beyond the contractual surrender charge period. Further it assumes that the surrender charge percentage is applied to the contract value, which includes both purchase payments made and any investment income in the variable funding options and interest earned on amounts allocated to the Fixed Account under the contract within this period, less any reductions for the mortality and expense risk charge, funding option administrative charge and variable funding option expenses.

Performance shown for funding options of this contract may differ from other reported performance of these funding options. These performance figures represent past performance and are not an indication of future performance. The investment return and contract value will fluctuate 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. Gold Track Select has limitations. There is no guarantee that any of the variable options in this product will meet their stated goals or objectives. All product guarantees are based upon the financial strength and the claims-paying ability of the issuing insurance company.

A portfolio is a pooled funding vehicle established by an investment company and made available exclusively to a participating insurance company's separate account. Therefore, Since Inception reflects performance since the first date the investment company established the portfolio, regardless of whether or not the portfolio was available as a sub-account option under the insurance company's variable annuity or variable life contract. FEE WAIVER: Returns may reflect past or present fee waivers, limits or reductions negotiated by the portfolio's investment manager. Without such waivers, limits or reductions the returns would be lower. Please see the product prospectus for complete details.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁴	Inception Date	Returns as of Month Ending 07/29/2016						Returns as of Quarter Ending 06/30/2016					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	2015	2014	2013
Current Fixed Rate(s)																	
GTS Fixed Account (Liquid): ^{2,10} 3.00%																	
Asset Allocation																	
Vanguard Target Retirement Income Inv ^{5,12,13}	VTINX	0.14 / 0.14	10-27-2003	1.63	5.99	4.32	4.87	5.12	5.53	1.90	3.28	4.93	4.98	5.47	-0.17	5.54	5.87
Vanguard Target Retirement 2010 Inv ^{5,12,13}	VTENX	0.14 / 0.14	06-07-2006	1.66	5.91	3.92	5.30	5.86	5.53	1.93	2.91	5.53	5.55	5.43	-0.20	5.93	9.10
Vanguard Target Retirement 2015 Inv ^{5,12,13}	VTXVX	0.14 / 0.14	10-27-2003	2.23	6.18	3.46	5.97	6.73	5.79	1.93	1.98	6.22	6.17	5.62	-0.46	6.56	13.00
Vanguard Target Retirement 2020 Inv ^{5,12,13}	VTWNX	0.14 / 0.14	06-07-2006	2.66	6.52	3.29	6.54	7.39	5.95	1.99	1.44	6.76	6.67	5.72	-0.68	7.11	15.85
Vanguard Target Retirement 2025 Inv ^{5,12,13}	VTTVX	0.15 / 0.15	10-27-2003	2.97	6.59	2.95	6.77	7.79	5.98	1.95	0.81	7.04	6.95	5.72	-0.85	7.17	18.14
Vanguard Target Retirement 2030 Inv ^{5,12,13}	VTHRX	0.15 / 0.15	06-07-2006	3.21	6.57	2.50	6.97	8.17	5.98	1.92	0.11	7.27	7.21	5.68	-1.03	7.17	20.49
Vanguard Target Retirement 2035 Inv ^{5,12,13}	VTTHX	0.15 / 0.15	10-27-2003	3.46	6.47	1.94	7.15	8.52	6.07	1.82	-0.67	7.50	7.44	5.74	-1.26	7.24	22.82
Vanguard Target Retirement 2040 Inv ^{5,12,13}	VFORX	0.16 / 0.16	06-07-2006	3.73	6.50	1.47	7.20	8.72	6.19	1.81	-1.44	7.54	7.57	5.83	-1.59	7.15	24.37
Vanguard Target Retirement 2045 Inv ^{5,12,13}	VTIVX	0.16 / 0.16	10-27-2003	3.84	6.52	1.53	7.21	8.74	6.19	1.79	-1.51	7.50	7.56	5.82	-1.57	7.16	24.37

ISD NO 15 403(B) RETIREMENT PLAN - 1014495-01 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁴	Inception Date	Returns as of Month Ending 07/29/2016						Returns as of Quarter Ending 06/30/2016					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	2015	2014	2013
Vanguard Target Retirement 2050 Inv ^{5,12,13}	VFIFX	0.16 / 0.16	06-07-2006	3.80	6.49	1.49	7.20	8.73	6.19	1.81	-1.48	7.52	7.56	5.82	-1.58	7.18	24.34
Vanguard Target Retirement 2055 Inv ^{5,12,13}	VFFVX	0.16 / 0.16	08-18-2010	3.79	6.49	1.45	7.15	8.75	10.50	1.80	-1.57	7.47	7.58	9.96	-1.72	7.19	24.33
Vanguard Target Retirement 2060 Inv ^{5,12,13}	VTTSX	0.16 / 0.16	01-19-2012	3.80	6.47	1.47	7.16	N/A	10.06	1.79	-1.56	7.47	N/A	9.34	-1.68	7.16	24.35
International Funds																	
American Funds Capital Inc Bldr R6 ^{6,12}	RIRGX	0.30 / 0.30	05-01-2009	1.82	9.25	4.52	6.51	7.73	5.66	3.20	4.20	6.95	7.10	5.68	-2.64	6.93	15.24
American Funds EuroPacific Gr R6 ^{6,12}	RERGX	0.50 / 0.50	05-01-2009	5.55	2.78	-4.68	4.20	4.00	4.31	-0.32	-9.57	3.76	2.50	3.87	-0.48	-2.29	20.58
Dodge & Cox International Stock ^{6,12}	DODFX	0.64 / 0.64	05-01-2001	6.54	1.32	-12.11	0.57	2.89	2.69	-1.20	-18.86	0.37	1.02	2.22	-11.35	0.08	26.31
Vanguard Total Intl Stock Index Admiral ^{6,12,13}	VTIAX	0.12 / 0.12	11-29-2010	4.44	4.52	-4.30	1.97	1.78	2.26	0.26	-9.11	2.02	0.58	1.93	-4.26	-4.17	15.14
Small Cap Funds																	
Vanguard Explorer Adm ^{9,12,13}	VEVRX	0.35 / 0.35	11-12-2001	5.75	7.32	-2.82	6.85	10.72	7.82	2.67	-8.67	7.37	8.56	6.69	-4.22	4.08	44.59
Vanguard Small Cap Index Adm ^{9,12,13}	VSMAX	0.08 / 0.08	11-13-2000	5.07	10.34	2.33	8.39	11.83	8.65	3.98	-2.90	8.94	9.90	7.75	-3.64	7.50	37.81
Mid Cap Funds																	
Vanguard Mid Cap Growth Inv ^{7,12,13}	VMGRX	0.43 / 0.43	12-31-1997	4.04	-0.09	-7.55	7.06	10.21	8.62	-1.33	-9.66	7.82	8.52	7.75	0.21	10.86	34.15
Vanguard Mid Cap Index Adm ^{7,12,13}	VIMAX	0.08 / 0.08	11-12-2001	4.64	8.33	2.43	10.42	12.36	8.54	2.33	-0.89	10.77	10.56	7.80	-1.34	13.76	35.15
Vanguard Selected Value Inv ^{7,12,13}	VASVX	0.39 / 0.39	02-15-1996	4.32	5.57	0.42	7.01	11.66	7.97	-0.04	-4.99	7.66	9.84	7.55	-3.80	6.36	42.04
Large Cap Funds																	
American Funds Growth Fund of Amer R6 ¹²	RGAGX	0.33 / 0.33	05-01-2009	4.41	4.84	3.11	11.26	12.77	7.76	2.96	1.11	11.68	11.49	7.18	5.70	9.63	34.29
Harbor Capital Appreciation Instl ^{11,12}	HACAX	0.70 / 0.65	12-29-1987	6.45	-0.71	-2.68	12.74	12.31	9.29	-1.30	-4.67	12.70	10.95	8.31	10.99	9.93	37.66
T. Rowe Price Equity Income Fund ¹²	PRFDX	0.66 / 0.66	10-31-1985	3.35	10.37	5.14	6.31	10.57	6.05	3.93	1.28	6.80	9.10	5.82	-6.66	7.49	29.75
Vanguard 500 Index Admiral ^{12,13}	VFIAX	0.05 / 0.05	11-13-2000	3.68	7.64	5.57	11.12	13.34	7.74	2.45	3.95	11.62	12.06	7.42	1.36	13.64	32.33
Vanguard Growth Index -Admiral ^{12,13}	VIGAX	0.08 / 0.08	11-13-2000	4.80	6.23	3.04	12.32	13.33	9.40	1.02	1.46	12.50	12.12	8.67	3.30	13.63	N/A
Vanguard Value Index - Admiral ^{12,13}	VVIAX	0.08 / 0.08	11-13-2000	2.83	8.49	6.61	9.72	12.93	6.40	3.80	4.66	10.55	11.51	6.38	-0.86	13.18	N/A
Balanced																	
American Funds American Balanced R6 ¹²	RLBGX	0.29 / 0.29	05-01-2009	1.70	6.85	6.43	8.81	10.62	7.45	3.21	6.61	9.35	10.12	7.34	2.03	9.22	22.12
Bond																	
Fidelity Government Income ^{8,12}	FGOVX	0.45 / 0.45	04-04-1979	0.23	4.86	4.54	3.51	2.95	4.64	1.83	5.23	3.37	3.19	4.75	0.50	5.43	-2.58
PIMCO Total Return Instl ^{8,12}	PTTRX	0.47 / 0.46	05-11-1987	1.08	5.02	4.16	3.69	3.67	6.20	2.07	4.31	3.48	3.71	6.26	0.73	4.69	-1.92
Vanguard Total Bond Market Index Adm ^{8,12,13}	VBTLX	0.06 / 0.06	11-12-2001	0.65	6.21	6.00	4.18	3.53	5.05	2.36	6.12	4.03	3.73	5.12	0.40	5.89	-2.15
Money Market																	
Vanguard Prime Money Market Inv	VMMXX	0.16 / 0.16	06-04-1975	0.04	0.24	0.28	0.10	0.07	1.09	0.11	0.25	0.09	0.07	1.13	0.05	0.01	0.02

ISD NO 15 403(B) RETIREMENT PLAN - 1014495-01 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁴	Inception Date	Returns as of Month Ending 07/29/2016					Returns as of Quarter Ending 06/30/2016					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	2015	2014

(7-day SEC yield: *%) ^{1,3,12,13}

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.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

Returns marked as N/A are not applicable for this time period or were not available at the time of production. Please refer to www.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 contact your Service Representative for a current prospectus.

Investment decisions should not be based solely on the performance data contained herein. Although data is gathered from reliable sources, including but not limited to Morningstar, Inc., the completeness or accuracy of the data cannot be guaranteed. Where data is obtained from Morningstar: Copyright 2013 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

You will receive a separate statement from your Self-Directed Brokerage Account (SDBA) provider (depending on the provider and/or the activity within your SDBA) that will detail the investment holdings and activity within your SDBA, including any fees and charges imposed in connection with the SDBA.

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, including the net expense ratios, please visit www.mlr.metlife.com and review the investment performance report.

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.

Withdrawals from either the Gold Track Select Registered Fixed Account Option or the Strategic Value Annuity may be subject to market value adjustment. The market value adjustment may be higher or lower than your account value. Please see the Gold Track Select Registered Fixed Account prospectus or the Strategic Value Annuity prospectus for more information. The fixed annuity account's interest rate is net of all fees and expenses.

Expense ratios for variable annuity products are contained in the prospectus.

Returns shown are annualized only if greater than one year.

MetLife(R) is a trademark of Metropolitan Life Insurance Company. The group annuity product(s) referenced herein were issued by Metropolitan Life Insurance Company, New York, NY, or its affiliates MetLife Life Insurance Company USA.

Distributions of 401(k), 403(b) or 457(b) salary reduction contributions allocated to your annuity account, and the earnings on such contributions, are generally not permitted prior to attaining normal retirement age under your retirement plan except under certain situations, such as your severance from employment with the employer sponsoring the plan or your death, disability or hardship as provided under the plan. Distributions of contributions and earnings may also be restricted as defined in the plan documents. Contact your plan administrator to determine when and under what circumstances you may request a distribution from your plan. Where permitted, distributions of taxable amounts are generally subject to ordinary income tax and, if made before age 59 1/2, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, the 10% federal income tax penalty may apply to amounts rolled over from another type of qualified retirement plan or IRA. Because the purchase of a variable annuity through an employer retirement plan does not provide additional tax-deferral benefits beyond those already provided through the retirement plan, you should consider the variable annuity for its death benefit, annuity options and other non-tax related benefits. Distributions will reduce the living and death benefits and account value and may be subject to withdrawal charges.

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.

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 this variable annuity. You should seek advice based on your particular circumstances from an independent tax advisor. MetLife does not provide tax or legal advice.

¹* Performance returns not available at time of production.

² Upon discontinuance of the annuity by your employer, distributions from the fixed annuity account may be subject to a market value adjustment which may increase or decrease the value of your account. Surrender charges may also apply. Any

ISD NO 15 403(B) RETIREMENT PLAN - 1014495-01 (Continued)

market value adjustment would not apply for transfers to approved products within the plan or on account of benefit responsive withdrawals initiated by you, such as on account of your retirement, separation from service, distribution for a loan under the plan or IRC hardship withdrawals. Please see your MetLife representative and plan materials for more details.

³ **An investment in the Money Market Portfolio/Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio/fund seeks to preserve the value of your investment at \$1.00 per unit, it is possible to lose money by investing in the portfolio/fund. The yield quotation more closely reflects the current earnings of the portfolio/fund than the current return quotation. Yields will fluctuate.**

⁴ *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. 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.*

⁵ *Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risk of the underlying funds.*

⁶ *Foreign investments involve special risks, including currency fluctuations, taxation differences and political developments.*

⁷ *Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.*

⁸ *Compared to higher rated securities, high yield bond investment options are subject to greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.*

⁹ *Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.*

¹⁰ *Annualized yield based on the current effective rate.*

¹¹ *The Fund has a Contractual Management Fee Waiver in the amount of .05% which expires on 28-FEB-2017.*

¹² *(C)2016 Morningstar All Rights Reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.*

¹³ *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.*