

As of August 31, 2008

Variable	Portfolio Inception Date	% Change in Unit Value					Portfolio Inception to Date Ann.
		Year to Date	1 Year	3 Years Ann.	5 Years Ann.	10 Years Ann.	
Funding Options *** [1,2,7]							
Western Asset Management U.S. Government - Class A	10/31/94	-1.32%	0.63%	1.53%	1.96%	3.15%	4.32%
American Funds Bond - Class 2	04/30/97	-2.34%	-0.85%	1.62%	3.19%	4.18%	4.38%
Fidelity VIP Investment Grade Bond - Initial Class	12/05/88	-0.20%	2.13%	1.90%	2.86%	4.23%	5.72%
PIMCO Total Return - Class A	02/12/01	0.35%	5.26%	3.29%	3.92%	NA	4.61%
BlackRock Bond Income - Class A [4,5]	06/24/83	-1.49%	1.93%	2.18%	3.04%	4.05%	7.34%
Lehman Brothers® Aggregate Bond Index - Class A [3,4]	11/09/98	1.53%	5.04%	3.20%	3.45%	NA	4.26%
Western Asset Management Strategic Bond Opportunities - Class A	10/31/94	-4.59%	-2.59%	0.66%	2.91%	4.47%	5.90%
PIMCO Inflation Protected Bond - Class E	05/01/03	4.30%	11.72%	4.00%	5.30%	NA	5.04%
Lord Abbett Bond Debenture - Class A [6]	03/03/97	-2.43%	0.12%	3.67%	5.32%	5.29%	3.92%
Calvert Social Balanced - Class A	09/30/86	-8.19%	-7.82%	0.77%	3.89%	2.98%	7.14%
Met/Franklin Income - Class B [4]	04/28/08	NA	NA	NA	NA	NA	NA
Met/Franklin Templeton Founding Strategy - Class B [4,18]	04/28/08	NA	NA	NA	NA	NA	NA
BlackRock Diversified - Class A	07/25/86	-9.78%	-7.63%	1.44%	4.18%	2.83%	7.15%
MFS® Total Return - Class A	07/01/02	-6.70%	-6.19%	2.48%	5.27%	NA	4.99%
Clarion Global Real Estate (formerly Neuberger Berman Real Estate) - Class E [17]	04/30/04	-11.66%	-16.35%	1.67%	NA	NA	9.32%
Met/Templeton Growth - Class B [4]	04/28/08	NA	NA	NA	NA	NA	NA
Oppenheimer Global Equity - Class A	03/03/97	-14.70%	-14.58%	3.45%	9.62%	5.48%	5.56%
Fidelity VIP Equity-Income - Initial Class	10/09/86	-15.80%	-19.14%	1.49%	5.63%	4.87%	8.59%
Met/Franklin Mutual Shares - Class B [4]	04/28/08	NA	NA	NA	NA	NA	NA
BlackRock Large Cap Value - Class E	04/30/02	-12.18%	-12.33%	2.65%	7.08%	NA	4.60%
Davis Venture Value - Class A	10/31/94	-12.96%	-12.61%	2.55%	7.22%	6.50%	9.90%
FI Value Leaders - Class E	04/30/93	-14.90%	-14.84%	0.52%	6.00%	2.65%	7.29%
MFS® Value (formerly Harris Oakmark Large Cap Value) - Class A [4,16,19]	11/09/98	-11.84%	-16.12%	-0.77%	2.93%	NA	2.80%
American Funds Growth-Income - Class 2	02/08/84	-11.91%	-14.05%	2.38%	5.74%	6.71%	10.57%
BlackRock Large Cap Core - Class A [14]	06/24/83	-13.84%	-12.11%	1.49%	5.14%	2.16%	8.63%
Legg Mason Value Equity - Class A [10]	04/30/99	-27.98%	-31.90%	-7.71%	-0.77%	NA	-3.58%
MetLife Stock Index - Class A [3,4]	05/01/90	-12.08%	-12.16%	2.42%	5.63%	3.41%	8.54%
Harris Oakmark Focused Value - Class A	04/30/93	-12.75%	-17.70%	-3.83%	3.39%	7.99%	8.46%
Neuberger Berman Mid Cap Value - Class A	11/09/98	-11.09%	-9.84%	0.67%	9.18%	NA	9.93%
Lazard Mid Cap - Class E	01/02/02	-7.53%	-14.46%	0.70%	5.64%	NA	4.84%
MetLife Mid Cap Stock Index - Class A [3,4]	07/05/00	-4.78%	-5.21%	4.74%	9.48%	NA	6.44%
American Funds Global Small Capitalization - Class 2	04/30/98	-21.99%	-20.60%	8.48%	14.29%	14.00%	10.78%
Harris Oakmark International - Class E	01/02/02	-17.40%	-21.85%	3.07%	10.50%	NA	6.56%
MFS® Research International - Class A [20]	02/12/01	-17.29%	-13.23%	8.75%	13.83%	NA	6.00%
Julius Baer International Stock (formerly FI International Stock) - Class A [4,15]	07/01/91	-21.06%	-18.83%	3.09%	9.54%	2.41%	3.73%
Morgan Stanley EAFE® Index - Class A [3,4]	11/09/98	-17.78%	-15.59%	6.65%	12.36%	NA	4.05%
BlackRock Strategic Value - Class A	07/05/00	-7.68%	-10.91%	0.66%	6.68%	NA	8.65%
Loomis Sayles Small Cap - Class A	05/02/94	-7.93%	-7.20%	6.16%	9.15%	8.63%	9.26%
Russell 2000® Index - Class A [3,4]	11/09/98	-3.15%	-6.36%	3.65%	8.31%	NA	6.49%
American Funds Growth - Class 2	02/08/84	-13.08%	-12.03%	4.07%	7.92%	9.70%	12.26%
Fidelity VIP Growth - Initial Class	10/09/86	-17.30%	-9.94%	4.41%	5.05%	3.72%	8.93%
Janus Forty - Class B	05/16/83	-5.91%	10.15%	9.93%	13.40%	6.73%	11.52%
Legg Mason Partners Aggressive Growth - Class A [9]	05/01/01	-8.93%	-8.49%	-1.20%	3.60%	NA	-3.82%
Oppenheimer Capital Appreciation - Class E	02/12/01	-12.11%	-8.71%	3.34%	5.03%	NA	-0.70%
BlackRock Legacy Large Cap Growth - Class E	10/31/94	-7.13%	0.50%	6.15%	7.05%	4.31%	8.75%
FI Large Cap - Class E	08/30/96	-17.21%	-16.39%	-2.27%	1.99%	1.16%	3.76%
Jennison Growth - Class A [12]	05/01/00	-10.86%	-5.67%	2.60%	4.56%	NA	-7.80%
T. Rowe Price Large Cap Growth - Class A	11/09/98	-12.19%	-10.24%	3.70%	6.20%	NA	3.63%
Met/AIM Small Cap Growth - Class E	01/02/02	-7.92%	-7.59%	5.32%	6.95%	NA	3.98%
Franklin Templeton Small Cap Growth - Class A	05/01/01	-11.58%	-13.24%	0.63%	4.76%	NA	0.46%
T. Rowe Price Small Cap Growth - Class A	03/03/97	-3.17%	-3.47%	4.10%	7.14%	6.30%	4.47%
Calvert Social Mid Cap Growth - Class A	07/16/91	-4.27%	-1.78%	3.06%	4.91%	4.25%	6.60%
T.Rowe Price Mid Cap Growth - Class A	02/12/01	-8.87%	-6.69%	6.05%	10.17%	NA	-0.88%
BlackRock Aggressive Growth - Class A	04/29/88	-9.54%	-3.97%	5.83%	8.58%	5.40%	8.49%
FI Mid Cap Opportunities - Class A [11]	03/03/97	-15.13%	-16.70%	0.74%	5.95%	4.86%	5.64%
RCM Technology (formerly RCM Global Technology) - Class A	02/12/01	-15.98%	-4.32%	8.24%	5.56%	NA	-7.34%
<b>Exchange-Traded Funds Portfolios</b>							
Cyclical Growth & Income ETF - Class E	09/30/05	-8.83%	-8.65%	NA	NA	NA	2.38%
Cyclical Growth ETF - Class E	09/30/05	-12.10%	-12.38%	NA	NA	NA	1.97%
<b>Met Investors Series Trust Asset Allocation Portfolios [4]</b>							
American Funds Moderate Allocation	04/28/08	NA	NA	NA	NA	NA	NA
American Funds Balanced Allocation	04/28/08	NA	NA	NA	NA	NA	NA
American Funds Growth Allocation	04/28/08	NA	NA	NA	NA	NA	NA
<b>Met Series Fund Asset Allocation Portfolios [4]</b>							
MetLife Conservative Allocation	05/01/05	-3.67%	-1.05%	2.41%	NA	NA	3.16%
MetLife Conservative to Moderate Allocation	05/01/05	-6.49%	-4.82%	2.26%	NA	NA	3.44%
MetLife Moderate Allocation	05/01/05	-8.82%	-8.03%	2.29%	NA	NA	3.82%
MetLife Moderate to Aggressive	05/01/05	-11.56%	-11.49%	2.11%	NA	NA	4.04%
MetLife Aggressive Allocation	05/01/05	-13.62%	-14.37%	1.78%	NA	NA	4.02%
<b>AUTOMATED INVESTMENT STRATEGIES</b>							
	Strategy Incep. Date	Year to Date	1 Year	3 Years Ann.	5 Years Ann.	10 Years Ann.	Inception to Date Ann.
Equity Generator <sup>SM</sup> MetLife Stock Index	01/02/92	2.30%	3.79%	3.12%	3.26%	4.03%	5.52%
Equity Generator <sup>SM</sup> BlackRock Aggressive Growth	01/02/92	2.31%	3.87%	3.39%	3.63%	4.57%	5.12%
Equalizer <sup>SM</sup> MetLife Stock Index	01/02/92	-4.83%	-4.03%	3.08%	4.66%	4.26%	6.60%
Equalizer <sup>SM</sup> BlackRock Aggressive Growth	01/02/92	-3.15%	0.67%	4.93%	6.23%	5.65%	6.07%

PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS

Performance shown (after all fees and expenses) 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.

\*\*\* 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.

The SEC requires that standardized performance figures be updated no more frequently than each calendar quarter. Investment Division Inception Date is the date the portfolio was first offered under the separate account that funds the product. The performance data below represents the standard calculation method which assumes that the contract was surrendered at the end of the period indicated and that the maximum applicable withdrawal charge of up to 7% per purchase payment (less the greater of 20% of the account balance or purchase payments made over 7 years ago that can be withdrawn each year without charge) was paid. These numbers assume a steady annual rate of return and reflect all fees and expenses. Standardized returns are only calculated up to 10 years. Based on these assumptions, the Average Annual Total Returns are:

Variable	Investment Division	1	5	10	Since Investment Division
Funding Options	Inception Date	Year	Years	Years	Inception Date
Western Asset Management U.S. Government	05/01/01	-3.18%	1.15%	NA	2.76%
American Funds Bond	05/01/06	-5.33%	NA	NA	1.30%
Fidelity VIP Investment Grade Bond	05/01/92	-2.61%	1.80%	4.35%	5.15%
PIMCO Total Return	05/01/01	0.75%	2.69%	NA	4.63%
BlackRock Bond Income	07/02/90	-0.95%	2.25%	4.29%	6.09%
Lehman Brothers® Aggregate Bond Index	11/09/98	0.75%	2.24%	NA	4.25%
Western Asset Management Strategic Bond Opportunities	05/01/01	-5.74%	2.36%	NA	4.76%
PIMCO Inflation Protected Bond	05/01/06	8.34%	NA	NA	5.51%
Lord Abbett Bond Debenture	03/03/97	-4.70%	5.21%	3.82%	4.08%
Calvert Social Balanced	05/01/91	-13.73%	4.15%	1.98%	5.98%
Met/Franklin Income - Class B	04/28/08	NA	NA	NA	NA
Met/Franklin Templeton Founding Strategy - Class B	04/28/08	NA	NA	NA	NA
BlackRock Diversified	07/02/90	-13.21%	4.38%	2.20%	6.80%
MFS® Total Return	08/05/02	-14.77%	4.93%	NA	6.56%
Clarion Global Real Estate	05/01/04	-24.32%	NA	NA	9.49%
Met/Templeton Growth	04/28/08	NA	NA	NA	NA
Oppenheimer Global Equity	03/03/97	-21.76%	10.83%	4.11%	5.73%
Fidelity VIP Equity-Income	05/01/92	-26.83%	6.35%	2.98%	8.65%
Met/Franklin Mutual Shares	04/28/08	NA	NA	NA	NA
BlackRock Large Cap Value	05/01/02	-20.98%	7.98%	NA	4.86%
Davis Venture Value	07/05/00	-20.43%	7.57%	NA	2.46%
FI Value Leaders	05/01/02	-23.85%	6.42%	NA	3.57%
MFS® Value	11/09/98	-26.36%	2.73%	NA	2.78%
American Funds Growth-Income	05/01/01	-20.19%	6.62%	NA	3.03%
BlackRock Large Cap Core	07/02/90	-18.18%	5.85%	0.63%	7.22%
Legg Mason Value Equity	05/01/01	-41.96%	-0.79%	NA	-3.90%
MetLife Stock Index	07/02/90	-19.94%	5.93%	1.64%	8.18%
Harris Oakmark Focused Value	05/01/01	-32.17%	3.57%	NA	4.53%
Neuberger Berman Mid Cap Value	11/09/98	-17.78%	11.41%	NA	10.68%
Lazard Mid Cap	05/01/02	-28.10%	6.13%	NA	4.02%
MetLife Mid Cap Stock Index	07/05/00	-14.01%	10.99%	NA	6.63%
American Funds Global Small Capitalization	05/01/01	-18.68%	19.72%	NA	11.16%
Harris Oakmark International	05/01/02	-32.18%	10.71%	NA	7.14%
MFS® Research International	05/01/01	-13.20%	16.41%	NA	8.23%
Julius Baer International Stock	07/01/91	-18.83%	12.35%	2.39%	4.41%
Morgan Stanley EAFE® Index	11/09/98	-16.88%	14.97%	NA	4.97%
BlackRock Strategic Value	07/05/00	-25.79%	8.32%	NA	8.23%
Loomis Sayles Small Cap	07/05/00	-19.15%	10.07%	NA	3.27%
Russell 2000® Index	11/09/98	-22.70%	8.73%	NA	5.84%
American Funds Growth	05/01/01	-12.84%	10.23%	NA	3.03%
Fidelity VIP Growth	05/01/92	-5.25%	7.97%	2.88%	8.66%
Janus Forty	04/30/07	13.72%	NA	NA	17.29%
Legg Mason Partners Aggressive Growth	05/01/01	-17.42%	4.52%	NA	-3.84%
Oppenheimer Capital Appreciation	05/01/05	-11.19%	NA	NA	5.03%
BlackRock Legacy Large Cap Growth	08/05/02	-3.50%	8.15%	NA	10.01%
FI Large Cap	05/01/06	-20.71%	NA	NA	-7.38%
Jennison Growth	07/05/00	-9.14%	5.54%	NA	-7.67%
T. Rowe Price Large Cap Growth	11/09/98	-14.88%	7.29%	NA	4.02%
Met/AIM Small Cap Growth	05/01/02	-18.29%	8.10%	NA	4.42%
Franklin Templeton Small Cap Growth	05/01/01	-24.88%	6.49%	NA	0.06%
T. Rowe Price Small Cap Growth	03/03/97	-12.48%	8.58%	2.83%	4.41%
Calvert Social Mid Cap Growth	05/01/92	-4.93%	7.51%	2.41%	6.84%
T.Rowe Price Mid Cap Growth	05/01/01	-11.03%	11.94%	NA	-0.41%
BlackRock Aggressive Growth	07/02/90	-4.44%	11.08%	2.77%	7.71%
FI Mid Cap Opportunities	03/03/97	-16.10%	9.14%	3.15%	6.53%
RCM Technology	05/01/01	-4.99%	8.93%	NA	-5.00%
<b>Exchange-Traded Funds Portfolios</b>					
Cyclical Growth & Income ETF	05/01/06	-14.93%	NA	NA	-0.74%
Cyclical Growth ETF	05/01/06	-18.62%	NA	NA	-1.84%
<b>Met Investors Series Trust Asset Allocation Portfolios</b>					
American Funds Moderate Allocation	04/28/08	NA	NA	NA	NA
American Funds Balanced Allocation	04/28/08	NA	NA	NA	NA
American Funds Growth Allocation	04/28/08	NA	NA	NA	NA
<b>Met Series Fund Asset Allocation Portfolios</b>					
MetLife Conservative Allocation	05/01/05	-5.74%	NA	NA	2.58%
MetLife Conservative to Moderate Allocation	05/01/05	-10.37%	NA	NA	2.97%
MetLife Moderate Allocation	05/01/05	-14.45%	NA	NA	3.45%
MetLife Moderate to Aggressive	05/01/05	-18.37%	NA	NA	3.88%
MetLife Aggressive Allocation	05/01/05	-21.84%	NA	NA	3.99%

Accumulation unit values fluctuate and amounts received upon withdrawal may be more or less than total purchase payments made. This sheet is for use through October 15, 2008 and must be preceded or accompanied by an Enhanced Preference Plus Account Prospectus.

Prospectuses for the EPPA, the Metropolitan Series Fund, the Met Investors Series Trust 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](http://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, EPPA has limitations. There is no guarantee that any of the variable options in this product will meet their stated goals or objectives.

<sup>1</sup> 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.

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

<sup>3</sup> 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.

<sup>4</sup> 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 wavier and/or reimbursements have the effect of increasing performance results.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> 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 Company Act of 1940. The Distribution Plan is described in more detail in each Fund's prospectus. We are paid the Rule 12b-1 fee.

<sup>9</sup> On April 28, 2003, the Janus Growth Portfolio of the Metropolitan Series Fund, Inc. was merged into the Janus Aggressive Growth Portfolio of the Met Investors Trust. Janus Growth Division is no longer available under this product. Performance for the Janus Aggressive Growth Portfolio consists of performance of Janus Growth Division before April 28, 2003 and performance of Janus Aggressive Growth Division on or after April 28, 2003.

<sup>10</sup> On or about April 28, 2006, the MFS Investors Trust Portfolio of the Metropolitan Series Fund, Inc., merged with and into the Legg Mason Value Equity Portfolio of the Met investors Series Trust. Values prior to May 1, 2006 reflect the performance of the MFS Investors Trust Portfolio from its inception on April 30, 1999.

<sup>11</sup> Prior to the opening of 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.

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Prior to the close of business on April 29, 2005, the Met/Putnam Voyager Portfolio was merged into the Jennison Growth Portfolio. The Met/Putnam Voyager Division is no longer available under this product. Performance for Jennison Growth consists of performance for the Met/Putnam Voyager Division before April 29, 2005 and performance of the Jennison Growth Division on and after April 29, 2005.

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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).

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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.

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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.

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

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The Met/Franklin Founding Strategy is a "fund of funds" that invests equally in three other portfolios of the Met Investors Series Trust: the Met/Franklin Income Portfolio, the Met/Franklin Mutual Shares Portfolio and the Met/Templeton Growth Portfolio. Because the Portfolio invests in other underlying portfolios, the Portfolio will bear its pro rata portion of the operating expenses of the underlying portfolios in which it invests, including the management fee.

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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.)

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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.

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**Exchange Traded Funds (ETF) purchases and sales are made on the open market and as such are subject to ordinary commission charges by the Broker/Dealer firm who executes the transaction. Trading throughout the day, the value of an ETF may be more or less than the net asset value of the underlying holdings. Additionally, the spread between the bid and ask prices will cause the price at which you can immediately sell an ETF share you just purchased to be lower than the price you paid for it. There is no guarantee that an ETF will meet the objectives of its underlying portfolio.**

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**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.**

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**MetLife Advisers, LLC, the investment advisor to the asset allocation portfolios, chooses the underlying funding options for each Portfolio and the proportions of each underlying funding option within the Portfolio. SPIAS serves as consultant to MetLife Advisers, LLC for the 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 advisability or investing in it. The 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 investment management fee and expenses of the underlying portfolios.**

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**The Contract Owner may be able to realize lower aggregate expenses by investing directly in the underlying portfolios instead of investing in the asset allocation portfolios. In that case, you would not receive the asset allocation services of MetLife Advisers, LLC.**

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