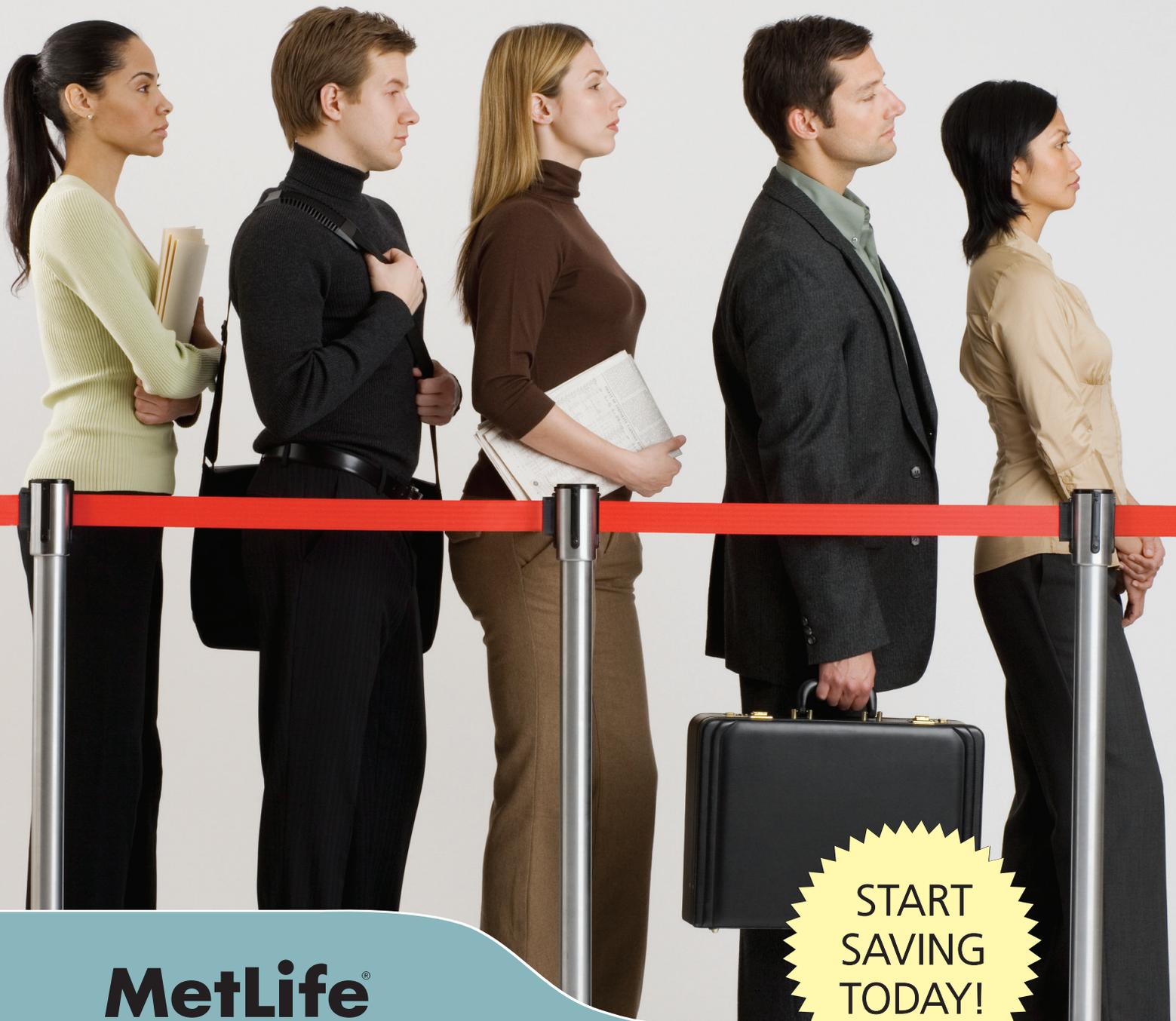


Clarksville-Montgomery County School System 403(b) Plan

what are **you** waiting for?



MetLife[®]

START
SAVING
TODAY!

WHAT ARE YOU WAITING FOR?

Welcome to the Clarksville-Montgomery County School System 403(b) Plan! Participation in the Plan provides you with a great way to either start or continue saving for retirement. The sooner you can get started, the better. Enrolling in your employer-sponsored retirement savings Plan is simple, and can put you on the path to a comfortable retirement today.

It's important to begin saving as soon as possible so your money has more time to benefit from compounding. When you invest money and it has the potential to grow, you have the ability to keep earning more and more. Compounding takes time to generate substantial returns, so the longer your savings are invested, the more they can potentially grow.

To understand further the importance of starting early, let's compare two investors. Mary invests \$2,000 a year starting at age 25, then invests nothing after age 35. Bill waits until he's 35 to invest the same \$2,000 a year and contributes every year through age 65. Now Mary and Bill are both ready to retire. Mary contributed \$22,000 and Bill socked away \$62,000. Yet, if both accounts earn an annual return rate of 8%, Mary's nest egg is over \$214,540 larger than Bill's.* Bill never catches up!

THE SOONER THE BETTER

Hypothetical Chart

	Age 25	35	65	Amount saved for Retirement (Age 65)
Mary				\$550,371*
Bill				\$335,831*

 Contribution periods

Don't miss out on **valuable compounding!**

**Assumes 8% annual return and contributions are made at the end of every month. Annual earnings will fluctuate and could even be negative for some investments. Past performance is no guarantee of future results. Figures are for illustrative purposes only and do not indicate the future performance of any MetLife products or returns. Retirement savings program distributions are generally subject to ordinary income tax in the year of distribution. An additional 10% federal penalty tax may apply to distributions made prior to age 59½.*

No matter how long you have until retirement, you don't want to miss out on valuable compounding. To learn more about all your Plan has to offer and to start taking advantage of it, keep reading.



SO LET'S GET STARTED! ENROLL IN THE CLARKSVILLE-MONTGOMERY COUNTY SCHOOL SYSTEM 403(B) PLAN TODAY.

- ▶ **IT'S EASY.** Your contributions are automatically deducted from your paycheck on a pre-tax basis - no checks to write or deposits to worry about. You don't have to pay taxes on your account until you take money out of your employer's retirement Plan, so your savings can potentially benefit from years of tax-free compounding.*
- ▶ **IT'S SMART.** The pre-tax contributions you put into your employer's retirement Plan reduces your current taxable income dollar for dollar. As a result, you'll pay less in taxes each pay period.
- ▶ **IT'S FLEXIBLE.** No matter what type of investor you are or where you are in your career, you can choose from a wide variety of funding options to suit your needs. Once you've chosen them, remember to monitor your plan account periodically to make sure your funding options continue to suit your needs. You can manage your Plan account online or via telephone, virtually 24 hours a day.**

BEGIN SAVING RIGHT AWAY!

All you need to do is contact your MetLife Resources Financial Services Representative!

YOUR METLIFE RESOURCES FINANCIAL SERVICES REPRESENTATIVE:

Bailey Martin
201 Main Street
Clarksville, TN 37040
Phone: (931) 320-2753
bailey@jackturner.com
www.jackturner.com

* Funding your retirement program with an annuity offers no additional tax benefit. There should be reasons other than tax deferral for investing in an annuity.

** Access to the website and phone system may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons.

SAVE FOR TOMORROW — TODAY

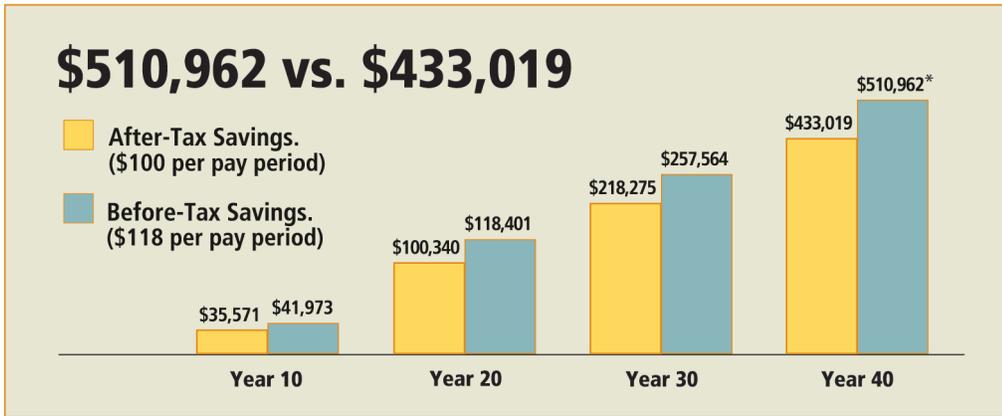
THE POWER OF TAX-DEFERRED COMPOUNDING

Unlike other types of investments where earnings may be taxed each year, your Plan account earnings grow tax deferred. That means 100% of your earnings are reinvested, and you pay no taxes until you take a distribution.

WORTH THE WAIT: TAXABLE VS. TAX DEFERRED SAVINGS

Hypothetical Chart

Your retirement savings enjoy income tax deferred growth while in your retirement plan account.



* Retirement savings program distributions are generally subject to ordinary income tax in the year of distribution. An additional 10% federal penalty tax may apply to distributions made prior to age 59½.

This example assumes an 8% annual growth rate. Figures are for illustrative purposes only and do not indicate the future performance of any MetLife product or returns. The income tax rate used in this chart is a hypothetical tax rate as it might apply to one's marginal taxable income after taking into consideration all taxable income in a given year. Your actual income taxes in a given year may be higher or lower and can vary from year to year depending on your personal income and tax situation. Tax laws are subject to change. The rate does not account for current reduced income taxes that apply to long-term capital gains and qualified dividend income which would in turn have a positive effect on performance in a taxable account and reduce the after tax vs. before tax difference shown in the graph above. Please check with your tax advisor for details specific to your situation.



DON'T HESITATE, SAVE NOW!

Since your contributions to your employer's retirement savings plan are made with pre-tax dollars, they reduce your taxable income each year. Let's look at a hypothetical example.

Let's say your annual salary is \$40,000. When you contribute to your Plan, the money is automatically deducted from each paycheck — before taxes. As this table shows, you could double your contribution rate from 3% to 6% - and have just \$39 less each paycheck.

SAVE WHAT YOU CAN NOW

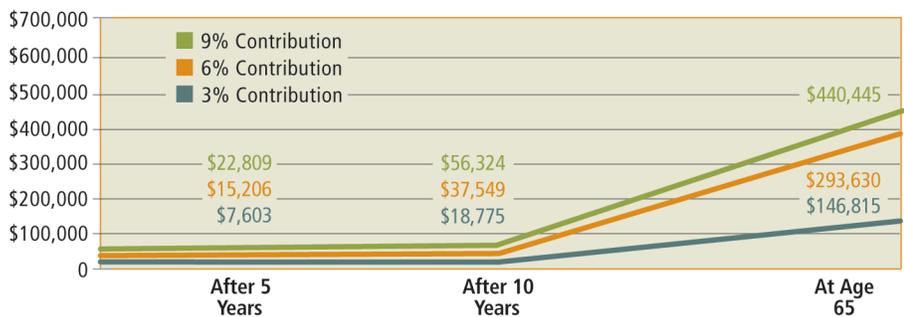
Contribution Percent	0%	3%	6%	9%	Hypothetical Example:
Gross Pay Per Pay Period	\$1,538	\$1,538	\$1,538	\$1,538	State: TN
Minus Your Contribution	\$0	\$46	\$92	\$138	Date of Birth: 08/08/1972
Taxable Pay	\$1,538	\$1,492	\$1,446	\$1,400	Filing Status: S
Minus Taxes	\$281	\$273	\$266	\$259	Annual Income: \$40,000
Take Home Pay	\$1,257	\$1,219	\$1,180	\$1,141	Exemptions: 1
					Date of Hire: 08/08/2003
					Enrollment Date: 08/08/2008
					Pay Periods/Yr: 26

* This table above shows the general advantages of tax-deferred savings. Federal tax laws limit your annual contribution amounts. Your actual paycheck may reflect different amounts.

Now let's take a look at how tax deferral can potentially help your pre-tax retirement savings grow throughout your career. Assume your salary is \$40,000 and you are 35 years old. Based on the hypothetical growth rates in the chart below, by steadily saving 3% of your salary, you could have a \$146,815 nest egg by the time you reach age 65. But look at the difference a 3% increase can make:

WHAT YOU SAVE NOW COULD MAKE A BIG DIFFERENCE LATER

Hypothetical Chart



Values are for illustrative purposes only to show the general advantages of tax deferral and do not reflect the performance of any particular MetLife product or investment. Assumes a starting age of 35 years old with a starting account value of \$0 and a salary of \$40,000, paid biweekly, with an 8% average rate of return, compounded annually. The actual rates of return for the periods shown will vary. Account values are not adjusted to reflect income taxes, product charges and fees or inflation, all of which will reduce the amounts available as retirement income. There is no guarantee that a retirement savings program will create the results shown.

FEATURES OF YOUR PLAN

ELIGIBILITY

You are eligible to participate in your Plan effective immediately.

YOUR CONTRIBUTIONS

The Internal Revenue Code limits the amount you can contribute to your Plan each calendar year. The current federal general limit is \$16,500.

SPRINT FOR THE FINISH

If you've begun saving a little late, you can still boost your savings as you approach retirement. And if you've been saving diligently, you may still want to take advantage of this opportunity to boost your savings even more.

If you are age 50 or older, the general limit contribution amount may be increased by an additional "catch-up" contribution of \$5,500. After 2010, the general limit and the catch-up contribution may increase in accordance with a cost of living adjustment. Elective contributions may not exceed 100 percent of your compensation and there is an overall limit on aggregate contributions (including employer and employee contributions) that can be made to your employer's Plan. If you have questions about these limits, please contact your employer.

ROLLOVERS AND CONSOLIDATION

If you have an existing retirement plan account with a prior employer or a rollover IRA, you may roll over all or some of that account into this plan once you enroll. You may want to consider this if your old plan or IRA's costs, features or investment options are not satisfactory to you.

CHOOSING FUNDING OPTIONS

You may choose from a range of funding options across a variety of asset classes. For a list of the mutual funds available to you, please see the Funding Options section of this guide.

COST OF PARTICIPATION

There are administrative costs associated with your Plan that may result in fees being charged to your Plan account. There may be additional administrative fees that your employer authorizes to be paid from your Plan account. For more information about fees charged to your Plan account, please see the Mutual Fund Select Portfolios Disclosure for your Plan. Mutual fund companies assess certain annual fees and expenses. For more information regarding mutual fund fees and expenses, please read each mutual fund prospectus carefully. MetLife and/or its affiliates receive fees from the fund families or their affiliates in connection with certain administrative, distribution and recordkeeping services.

ACCOUNT ACCESS

Each quarter, you will receive a personal account statement with a detailed summary of all activity. Please refer to the inside back cover of this guide for telephone and web access information.



WITHDRAWALS

Since your Plan is designed primarily to help you save for retirement, the federal tax law has placed restrictions on when money may be withdrawn from your account before you retire. You may withdraw money from your Plan account under the following circumstances:

Normal Retirement Age ¹	Separation from Employment
Disability ²	Death
Hardship ²	

Always consult your tax advisor or investment professional about the income tax consequences of any withdrawals. Ordinary federal income taxes generally apply. State income taxes may also apply. Federal income tax rules generally prohibit withdrawals prior to age 59½. If permitted, such withdrawals may also be subject to an additional tax of 10% of the amount withdrawn.

¹ *As defined by your Plan*

² *Subject to IRS rules*

ENROLL

Your MetLife representative is available on-site to help you with the enrollment process. Your representative's contact information is located on page 1 of this booklet.

See Explanations and Footnotes in the back of the book.

MANAGING RISK

Before you choose your funding options, you should consider how much risk you're comfortable with.

We all have a personal tolerance for risk. It's determined by how comfortable you are with changes in the value of your investments (volatility), how close you are to retirement, and how willing you are to take on greater risks to achieve your financial objectives.

If you are uncomfortable with sharp changes in the value of your portfolio, you may want to choose investments that historically have had less risk. But be aware that these types of investments generally offer less potential for growth and keeping up with inflation. If your retirement is 10 or more years away, your portfolio may be able to withstand investments that historically have carried more risk since you have time to recover from so-called "bear markets." Of course, there is no guarantee.

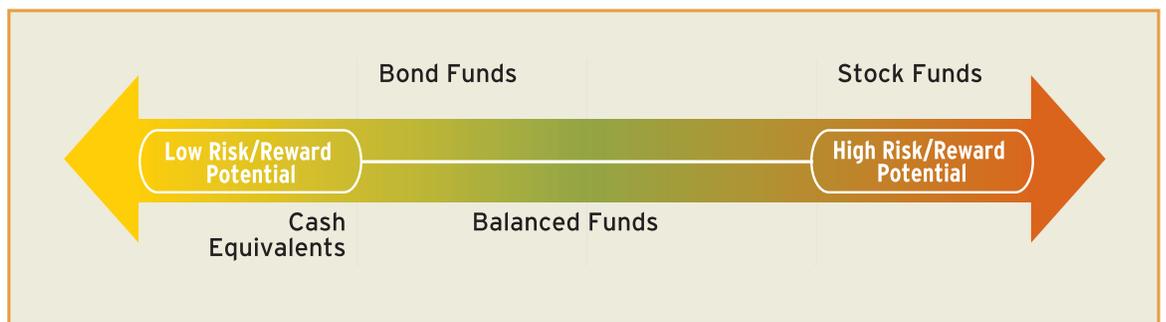
Your MetLife Financial Services Representative can help you evaluate your risk tolerance. Whether you're an aggressive or conservative investor, you always want to try to protect your retirement savings from risk. A good way to attempt to do that is through asset allocation.

ASSET ALLOCATION

Asset allocation means dividing your investments among the three major asset classes: **stocks, bonds** and **cash equivalents**. Each may react differently to market forces, so gains in one asset class can potentially help to offset losses in another. Historically, stock funds have offered the most growth potential - but also the most volatility. Bond funds can provide some growth, though typically not as much as stocks. Cash equivalents offer the most stability, but little to no growth. While diversification through an asset allocation strategy is a useful technique that can help to manage overall risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. Neither guarantees a profit nor prevents the possibility of loss.

Depending on your age and risk tolerance, you may choose an allocation that falls somewhere along this spectrum:

RISK/REWARD SPECTRUM



Once you've determined an appropriate allocation, you can choose among your Plan's investments.

YOUR FUNDING CHOICES

FUNDING OPTIONS [TICKER SYMBOL]	ASSET CLASS
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FIXED ANNUITY (SVA)	CASH/CASH EQUIVALENT (CASH/CASH EQUIVALENT)
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The Fixed Annuity (SVA) is a deferred fixed annuity that provides security while earning current income at a rate guaranteed by the financial strength and claims-paying ability of MetLife Insurance Company of Connecticut.

AMER FUNDS BOND FUND OF AMERICA (R3) [RBFCX]	INTERMEDIATE-TERM BOND (BONDS)
---	--------------------------------

The Fund seeks to provide as high a level of current income as is consistent with the preservation of capital. The Fund seeks to maximize the level of current income and preserve capital by investing primarily in bonds. Normally, the Fund invests at least 80% of its assets in bonds and other debt securities.

ALLIANCEBERNSTEIN 2010 RETIREMENT STR R [LDRX]	TARGET DATE 2000-2010 (STOCKS & BONDS)
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The Fund seeks the highest total return over time consistent with its asset mix. Total return includes capital growth and income. The Fund invests in a combination of portfolios representing a variety of asset classes and investment styles. The Fund's target allocation is 28% in bond funds and 72% in equity funds.

ALLIANCEBERNSTEIN 2015 RETIREMENT STR R [LTERX]	TARGET DATE 2011-2015 (STOCKS & BONDS)
--	--

The Fund seeks the highest total return over time consistent with its asset mix. Total return includes capital growth and income. The Fund invests in a combination of portfolios representing a variety of asset classes and investment styles. The Fund's target allocation is 21% in bond funds and 79% in equity funds.

VAN KAMPEN EQUITY & INCOME FUND (R) [ACESX]	MODERATE ALLOCATION (STOCKS & BONDS)
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The Fund seeks to invest primarily in securities which provide the highest possible income as is consistent with safety of principal. Long-term growth of capital is a secondary objective.

ALLIANCEBERNSTEIN 2020 RETIREMENT STR R [LTHRX]	TARGET DATE 2016-2020 (STOCKS & BONDS)
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The Fund seeks the highest total return over time consistent with its asset mix. Total return includes capital growth and income. The Fund invests in a combination of portfolios representing a variety of asset classes and investment styles. The Fund's target allocation is 14% in bond funds and 86% in equity funds.

ALLIANCEBERNSTEIN 2025 RETIREMENT STR R [LTJRX]	TARGET DATE 2021-2025 (STOCKS & BONDS)
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The Fund seeks the highest total return over time consistent with its asset mix. Total return includes capital growth and income. The Fund invests in a combination of portfolios representing a variety of asset classes and investment styles. The Fund's target allocation is 7% in bond funds and 93% in equity funds.

ALLIANCEBERNSTEIN 2030 RETIREMENT STR R [LTKRX]	TARGET DATE 2026-2030 (STOCKS & BONDS)
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The Fund seeks the highest total return over time consistent with its asset mix. Total return includes capital growth and income. The Fund invests in a combination of portfolios representing a variety of asset classes and investment styles. The Fund's target allocation is 100% in equity funds.

COLUMBIA LARGE CAP INDEX A [NEIAX]	LARGE BLEND (STOCKS)
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The Fund seeks investment results, before fees and expenses, that correspond to the total return of the S&P 500 Composite Stock Price Index (S&P 500). The Fund will normally invest at least 80% of its assets in common stocks that are included in the S&P 500.

OPPENHEIMER MAIN ST OPPORTY (A) [OMSOX]	LARGE BLEND (STOCKS)
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The Fund seeks long-term capital appreciation by investing primarily in common stocks of U.S. companies of small,

medium and large capitalization ranges.

ALLIANCEBERNSTEIN 2040 RETIREMENT STR R [LTSRX] TARGET DATE 2036-2040 (STOCKS & BONDS)

The Fund seeks the highest total return over time consistent with its asset mix. Total return includes capital growth and income. The Fund invests in a combination of portfolios representing a variety of asset classes and investment styles. The Fund's target allocation is 100% in equity funds.

BLACKROCK LARGE CAP VALUE A [MDLVX]^{1,3} LARGE VALUE (STOCKS)

The Fund seeks to outperform the Russell 1000 Value Index by investing in equity securities that the Investment Adviser believes are selling at below normal valuations.

ALLIANCEBERNSTEIN 2050 RETIREMENT STR R [LTQRX] TARGET DATE 2050+ (STOCKS & BONDS)

The Fund seeks the highest total return over time consistent with its asset mix. Total return includes capital growth and income. The Fund will seek to achieve its objective by investing in a combination of portfolios of The AllianceBernstein Pooling Portfolios.

ALLIANCEBERNSTEIN 2055 RETIREMENT STR R [LTWRX] TARGET DATE 2050+ (STOCKS & BONDS)

The Fund seeks the highest total return over time consistent with its asset mix. Total return includes capital growth and income. The Fund will seek to achieve its objective by investing in a combination of portfolios of The AllianceBernstein Pooling Portfolios.

AMER. FUNDS GROWTH FUND OF AMER. (R3) [RGACX]^{1,4} LARGE GROWTH (STOCKS)

The Fund seeks to invest primarily in common stocks of companies that appear to offer superior opportunities for growth of capital.

ALLIANCEBERNSTEIN SMALL/MID CAP VALUE FUND (A) [ABASX]³ MID-CAP VALUE (STOCKS)

The Fund seeks long-term growth of capital by investing primarily in a diversified portfolio of equity securities of companies that have small market capitalizations.

AMER. FUNDS EUROPACIFIC GROWTH FUND (R3) [RERCX]¹ FOREIGN LARGE BLEND (STOCKS)

The Fund seeks to provide long-term growth of capital by investing in companies based outside the United States. The Fund invests in companies based chiefly in Europe and the Pacific Basin, ranging from small firms to large corporations.

ALLIANZ CCM MID-CAP FUND (A) [PFMAX]³ MID-CAP GROWTH (STOCKS)

The Fund seeks long term growth of capital by investing in stocks of companies with market capitalizations between \$800 million to \$3 billion.

LAZARD MID CAP FUND (OPEN) [LZMOX]^{1,3} MID-CAP BLEND (STOCKS)

The Fund seeks to primarily invest in equity securities of U.S. companies that the Investment Manager considers inexpensively priced relative to the return on total capital or equity.

KEELEY SMALL CAP VALUE FUND [KSCVX]³ SMALL VALUE (STOCKS)

The Fund seeks capital appreciation by investing in companies with relatively small market capitalization, emphasizing companies undergoing substantial changes such as: emerging from bankruptcy, spin-offs and recapitalizations.

BLACKROCK SMALL CAP GROWTH FUND (A) [MDSWX]^{1,2} SMALL GROWTH (STOCKS)

The Fund seeks long-term capital growth by investing primarily in a diversified portfolio of equity securities of small cap companies located in the U.S. that Fund Management believes have above average prospects for earnings growth.

OPPENHEIMER MAIN STREET SMALL CAP FUND (A) [OPMSX]²

SMALL BLEND (STOCKS)

The Fund seeks capital appreciation. The Fund mainly invests in common stocks of small-capitalization U.S. companies based on analysis using multi-factor quantitative models. The Fund defines small capitalization as companies within the Russell 2000 or S&P 600 Index.

Morningstar Associates, LLC believes that the list shows the approximate risk relationships among the asset classes for the funding options from the most conservative to the most aggressive. Within each asset class funding options are listed in alphabetical order. The ranking of asset classes is based on an analysis by Morningstar Associates, LLC. In determining the ranking, Morningstar Associates, LLC utilized certain quantitative risk measures in conjunction with its fundamental investing experience and portfolio construction philosophy. The asset classes are supplied by Morningstar Associates, LLC and are used by permission. Other methodologies for ranking asset classes may produce different results. Since past performance of investments is no guarantee of future performance, no assurance can be given that the ranking of asset classes shown here will correspond to rankings in the future. Purchasers should understand that each funding option incurs its own risks, which will be dependent upon the investment decisions made by the respective portfolio manager. This chart is intended to be a guide; please consult the appropriate prospectus for more complete information including costs, expenses, and risks for each investment choice.

Certain Mutual Fund information above is provided by Lipper. Copyright 2010 ©Reuters. All rights reserved.

For additional information, please see the explanations and footnotes in the next section.

IMPORTANT INFORMATION

PLAN HIGHLIGHTS

This is not intended to be a summary of your Plan's provisions. It only includes highlights of certain Plan provisions. The Plan document governs the terms of the Plan and is available from your employer. Your employer may also provide a summary Plan description. In general, if any conflicts occur between this material and the Plan documents provided by your employer, the Plan documents provided by your employer will govern.

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 mutual funds and annuities. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

MUTUAL FUNDS FEES AND DISCLOSURE

Mutual fund companies assess certain annual fees and expenses. For more information regarding fees, please read each mutual fund prospectus carefully. MetLife and/or its affiliates receive fees from the mutual fund families or an affiliate for providing certain administrative, distribution and recordkeeping services. A prospectus for each mutual fund must precede or accompany this performance report. Please carefully consider investment objectives, risks, charges and expenses before investing. For this and other information about any mutual fund investment, please obtain a prospectus and read it carefully before you invest. Investment return and principal will fluctuate with changes in market conditions, such that shares may be worth more or less than their original cost when redeemed. Diversification cannot eliminate the risk of investment loss.

In addition, plan administrative fees may be charged to participants' accounts. MetLife and affiliates receive compensation from mutual funds in which plan assets are invested. Depending on the fee arrangement with your employer, some or all of such compensation may be credited to the plan and/or participants' accounts.

¹ *Foreign securities pose additional risks that are not associated with U.S. domestic issues, such as changes in currency exchange rates and different governmental regulations, economic conditions, and accounting standards.*

² *Investments in small capitalization and emerging growth companies involve greater than average risk. Such securities may have limited marketability and the issuers may have limited product lines, markets and financial resources. The value of such investments may fluctuate more widely than investments in larger, more established companies.*

³ *The common stocks of medium-sized companies may be more volatile than those of larger, more established companies.*

⁴ *Lower-rated high-yield, high-risk securities generally involve more credit risk. These securities may also be subject to greater market price fluctuations than lower yielding higher rated debt securities.*

ANNUITIES

The Strategic Value Annuity is a fixed deferred annuity issued on policy form number L-22419C by MetLife Insurance Company of Connecticut, 1300 Hall Boulevard, Bloomfield, CT 06002-2910 and distributed by MetLife Investors Distribution Company (member FINRA), 5 Park Plaza, Suite 1900, Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. MetLife Securities, Inc., MetLife Insurance Company of Connecticut, and MetLife Investors Distribution Company are MetLife companies. The Strategic Value Annuity guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.

Like most insurance policies and annuity contracts, MetLife's policies and contracts contain exclusions, holding periods, termination provisions, limitations, reduction of benefits, surrender charges and terms for keeping them in force. Please see your representative for complete costs and details.

Our Privacy Notice

We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. “Personal information” here means anything we know about you personally.

Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

Collecting Your Information

We typically collect your name, address, age, and other relevant information. For example, we may ask about your:

- finances
- creditworthiness
- employment
- health
- We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life, car, and home insurers. They also include a bank, a legal plans company, and securities broker-dealers. In the future, we may also have affiliates in other businesses.

How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don’t control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

Using Your Information

We collect your personal information to help us decide if you’re eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- process claims and other transactions
- perform business research
- confirm or correct your information
- market new products to you
- help us run our business
- comply with applicable laws

Sharing Your Information With Others

We may share your personal information with others with your consent, by agreement, or as permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we may share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor. Before sharing your information with any affiliate or joint marketing partner for their own marketing purposes, however, we will first notify you and give you an opportunity to opt out.

Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits
- giving your information to someone with a legal interest in your assets (for example, creditor with a lien on your account)
- giving your information to your health care provider
- those listed in our "Using Your Information" section above

HIPAA

We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. If you have dental, long term care, or medical insurance from us, the Health Insurance Portability and Accountability Act ("HIPAA") may further limit how we may use and share your information.

Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you anything we learned as part of a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife.

Questions

We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us. When you write, include your name, address, and policy or account number.

Send privacy questions to:

MetLife Privacy Office
 P. O. Box 489
 Warwick, RI 02887-9954

privacy@metlife.com

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of these MetLife companies:

Metropolitan Life Insurance Company	MetLife Securities, Inc.
MetLife Investors Insurance Company	MetLife Insurance Company of Connecticut
MetLife Investors USA Insurance Company	MetLife Associates, LLC

METLIFE

Products and services for your retirement savings Plan are offered by MetLife Resources, a division of MetLife that specializes in providing retirement products and services for healthcare, education and government employees. We currently provide retirement products and services to over 1.5 million plan participants* throughout the nation.

*Source: LIMRA Not-For-Profit Report, First Quarter, 2009.

KEEPING IN TOUCH WITH YOUR RETIREMENT ACCOUNT

To help monitor and manage your Plan account, you can obtain information and make transactions virtually 24 hours a day, 7 days a week. You may access your account in two ways:

- ▶ Log onto www.mlr.metlife.com
- ▶ Call 1-800-543-2520

Through either the Web site or the toll-free telephone number, you can obtain:

- Account balance
- Contribution amount (deferral amount)
- Contribution history
- Current allocations
- Transfer history
- Monthly mutual fund performance
- Fund fact sheets

You can also:

- Use the financial calculators
- Change contribution amount (deferral amount)
- Redirect future contributions
- Rebalance investments
- Change Personal Identification Number (PIN)

In addition, you can speak to a Client Service Representative, Monday through Friday from 9:00 a.m. to 8:00 p.m. (Eastern Time).

ACCOUNT ACCESS VIRTUALLY 24/7

www.mlr.metlife.com

1-800-543-2520

WHAT ARE YOU WAITING FOR?

With proper planning and action, you can get on track for a comfortable retirement - today. The sooner you enroll in your company's retirement savings Plan, the sooner you can begin taking advantage of everything it has to offer! **Contact your MetLife Resources Financial Services Representative today to start saving for your future.**





Mutual Funds are sold by prospectus only, which is available from your registered representative. Please carefully consider investment objectives, risks, charges, and expenses before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed. Diversification cannot eliminate the risk of investment losses, and past mutual fund performance is not a guarantee of future results.

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Clarksville-Montgomery County School System
Enrollment Materials