

Clarksville-Montgomery County School System

403(b) Plan

PLAN YOUR RETIREMENT



FOCUS
ON YOUR
FUTURE

MetLife

WELCOME

As part of your employee benefits package, your employer offers you the ability to participate in the Clarksville-Montgomery County School System 403(b) Plan. By participating in the plan, you can either start or continue saving for retirement. Enroll today and help yourself in control of your financial future.

Start Planning for a Comfortable Retirement!

- **IT'S EASY.** Automatic salary reduction makes saving easier. Once you become eligible, you decide how much to contribute to the plan (subject to limitations under Internal Revenue Code of 1986, as amended ("IRC") and plan limitations). Then money is automatically deducted from your pay and deposited directly into your plan account. No checks to write or additional deposits to worry about.
- **IT'S SMART.** Contributions are deducted from your salary and are not subject to federal, state and local income tax withholding (certain exceptions may apply). This means your tax savings are immediate and you don't have to pay income taxes on money in your plan account until you take money out of your employer's retirement plan.*
- **IT'S FLEXIBLE.** Contributions are invested in the funding options available in your plan. 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 investments in your plan account periodically to make sure that they continue to suit your needs. You can manage your plan account online or via telephone, virtually 24 hours a day.**

Contact Your MetLife Resources Financial Services Representative:

Bailey Martin, CLU
201 Main Street
Clarksville, TN 37040
931-552-1515
bailey@jackturner.com

Begin Saving Today!

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.

* Funding your retirement program with an annuity offers no additional tax benefit than that offered by the plan. There should be reasons other than tax deferral for investing in an annuity. References throughout this material to tax advantages, such as tax deferral and tax-free rollovers, are subject to this consideration.

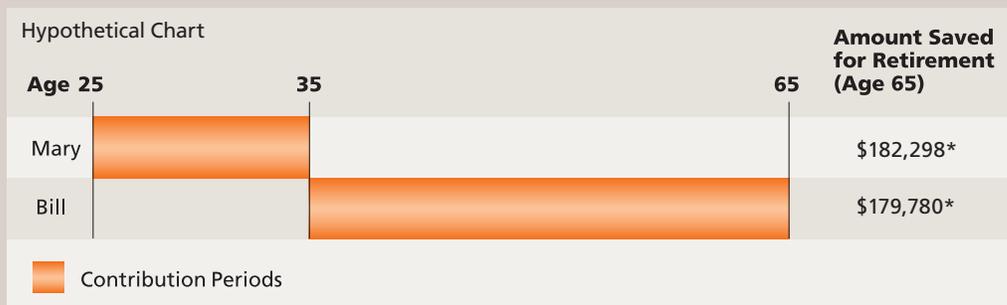
** Access to the website and phone system may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons. Transfer requests made via the website received and in good order on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or in other special circumstances) will be processed at the close of business the same day the request was received. Requests received after this time are processed on the next business day.

WELCOME

Save for Tomorrow... Today

It's important to begin saving as soon as possible so your plan account has more time to potentially grow and benefit from positive compounding. When you invest money in your plan account, any interest and investment gains can also earn interest and investment gains. Of course, losses can also result with investment in mutual funds which are subject to market fluctuations. Over time, the effects of making ongoing contributions may generate substantial returns. So, over the long-term, the longer your retirement savings are invested, the more they can potentially grow.

To help you understand the benefits of starting early, let's compare two investors. Mary invests \$2,000 per year in her employer's retirement plan starting at age 25, and then invests nothing after age 35. Bill waits until he's 35 to invest the same \$2,000 per year and contributes every year through age 65. Now Mary and Bill are both ready to retire. Mary contributed a total of \$22,000 while Bill contributed \$62,000. Yet, if both plan accounts earn an annual rate of return of 6%, Mary's retirement savings is over \$2,500 more than Bill's.* In this example, Bill never catches up!



**Assumes 6% net annual return and contributions are made at the beginning of each year. 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 plan funding options(s). Retirement savings program distributions are subject to your plan's restrictions and generally taxed as ordinary income tax in the year of distribution. Distributions before age 59 ½ may be subject to ordinary income tax and an additional 10 percent tax penalty, unless another exception applies. Since your plan is designed primarily to help you save for retirement, federal tax rules restrict when money may be withdrawn from your account before you retire.*

No matter how long you have until retirement, you don't want to miss out on the potential growth of your retirement plan over time. To learn more about all your plan has to offer and to start taking advantage of it, keep reading.

Benefits Worth Waiting For

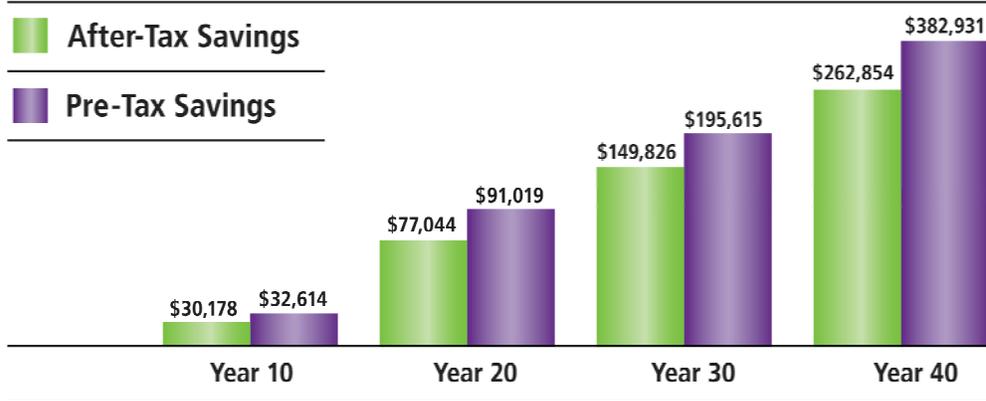
Pre-tax contributions to your account and any associated account earnings won't be taxed until you begin withdrawing them—so they could potentially enjoy years of tax-deferred growth in your retirement plan account.

Unlike other types of investments where earnings may be taxed each year, your 403(b) plan account earnings grow tax deferred. That means 100% of your earnings are reinvested, and are not subject to income taxes until you take a distribution.

Your retirement savings enjoy income tax-deferred growth while in your retirement plan account. Let's take a look at this hypothetical example that compares pre-tax savings with after-tax savings.

Hypothetical Chart

Accumulated Savings (All earnings and gains reinvested)



Retirement savings program distributions are subject to your plan's restrictions and generally are taxed as ordinary income in the year of distribution. Distributions before age 59 ½ may be subject to ordinary income tax and an additional 10 percent tax penalty, unless an exception applies. Since your plan is designed primarily to help you save for retirement, federal tax rules restrict when money may be withdrawn from your account before you retire. Please refer to the Features of Your Plan section of this booklet, under "Withdrawals" for more information.

This example assumes a 6% net annual growth rate, a beginning balance of \$0, a \$100 contribution made to the plan semi-monthly and a tax rate of 25%. Figures are for illustrative purposes only and do not indicate the past or future performance of any plan funding options(s). 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. An investor should consider his or her current and anticipated investment horizon and income tax bracket when making an investment decision, as the illustration may not reflect these factors. MetLife does not provide tax advice. Please check with your tax advisor for details specific to your situation.

What You Save Now Could Make a Big Difference

Since your pre-tax contributions to the retirement savings plan are made on a before tax basis, they generally reduce your taxable income each year. Let's look at a hypothetical example.

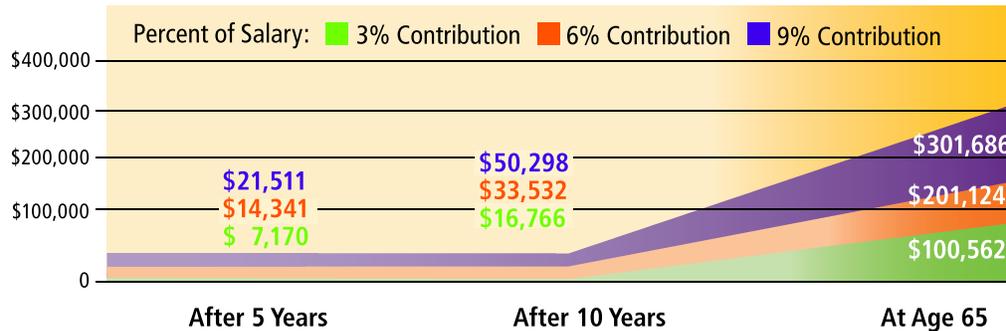
Let's say your annual salary is \$40,000. When you contribute to your plan, the money is automatically deducted from each paycheck and no federal income taxes are currently withheld on this amount. As this table shows, you could double your contribution rate from 3% to 6% — and have just \$85 less each paycheck.

Contribution Percent	0%	3%	6%	9%
Gross Pay Per Pay Period	\$3,333	\$3,333	\$3,333	\$3,333
Minus Your Contribution	\$0	\$100	\$200	\$300
Taxable Pay	\$3,333	\$3,233	\$3,133	\$3,033
Minus Withholding Taxes	\$577	\$562	\$547	\$532
Take Home Pay	\$2,756	\$2,671	\$2,586	\$2,501

**Hypothetical Example*
State: TN
Date of Birth: 03/15/1990
Filing Status: S
Annual Income: \$40,000
Exemptions: 1
Date of Hire: 05/01/2012
Enrollment Date: 1/1/2013
Pay Periods/Yr: 12**

* 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 graph below, by steadily deferring 3% of your salary, you may have a \$100,562 nest egg by the time you reach age 65. But look at the difference increasing contributions by 3% of salary can make:



Values are for illustrative purposes only to show the general advantages of tax deferral and do not reflect the performance of any particular funding option(s). Assumes a starting age of 35 years old with a starting account value of \$0 and a salary of \$40,000, paid biweekly, with a 6% net 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.

Manage the Risk/Reward Potential

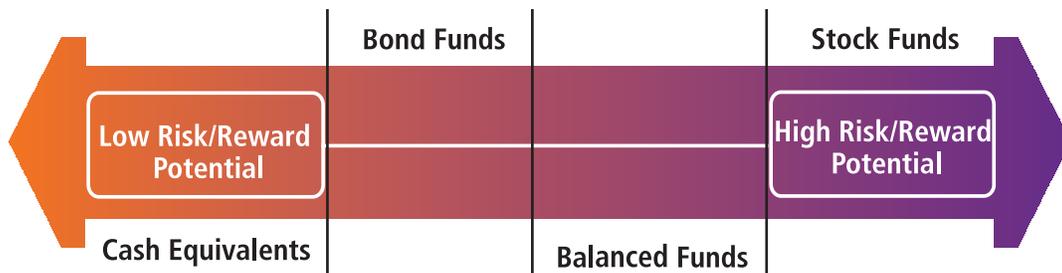
Under the plan, you may choose from a range of funding options across a variety of asset classes. Regardless of your risk tolerance level, diversification – among stock, bond and fixed income options – may be an efficient way to manage risk and to help achieve retirement goals.

The idea behind diversification is that each type of funding option has strengths and weaknesses in various market situations. By spreading your money among various types of investments and asset classes, you take advantage of their respective strengths without exposing all of your plan account to an investment in one concentrated area.

In general, fixed income investments are more conservative, while equity investments offer the potential for higher returns with more risk. Your retirement savings plan is designed to allow you to allocate your contributions among any combination of investment options so that you can find the mix that is right for you.

Individual needs can differ based upon factors such as age, goals, risk tolerance and overall resources. No one diversification model fits all, nor does the selection of any diversification model guarantee that your investment objectives will be achieved.

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.



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 each calendar year. The federal general limit is \$18,000 for 2015.

Under certain circumstances, you may be eligible to make additional contributions to your plan account. Even if you've been saving diligently, if you're eligible to do so, you may still want to take advantage of this opportunity to add to your plan account.

If you are age 50 or older, the general limit contribution amount may be increased by an additional "catch-up" contribution of \$6,000. After 2015 the general limit and the catch-up contribution may increase each year in accordance with a cost of living adjustment.

Elective contributions generally 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

If you have an existing retirement plan account with a prior employer or an IRA, you may be able to roll over all or some of that account into this plan once you enroll.

CHOOSING FUNDING OPTIONS

You may choose from a range of funding options across a variety of asset classes. For a list of the funding option(s) available to you, please see the next section of this guide.

WITHDRAWALS

Since your plan is designed primarily to help you save for retirement, the Internal Revenue Code has placed restrictions on when money may be withdrawn from your plan account before you retire. You may withdraw money from your plan account under the following circumstances, in accordance with your employer's plan document:

- Normal Retirement Age¹ (generally, 59½ for 403(b) plans)
- Termination of Employment
- Disability²
- Death
- Hardship²

Always consult your tax advisor or investment professional about the income tax consequences of any withdrawals. Ordinary federal income taxes generally apply to taxable distributions. State income taxes may also apply. Distributions before age 59 ½ may be subject to ordinary income tax and an additional 10 percent tax penalty, unless an exception applies.

¹ As defined by your plan

² Subject to IRC requirements

ACCOUNT ACCESS

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

access information.

Your Funding Options

MUTUAL FUNDS

Your retirement savings plan offers a variety of funding options. The mutual funds in your retirement savings plan are described in the fund fact sheets on the following pages.

ANNUITIES

Your plan also includes a deferred Fixed Annuity, the Stable Value Annuity (SVA), that earns an interest rate guaranteed by the financial strength and claims-paying ability of MetLife Insurance Company of Connecticut. This funding option is for the participant who desires a competitive, committed interest rate.

Morningstar Associates, LLC ("Morningstar") believes that the list shows the approximate risk relationships among the asset classes for the mutual funds from the most conservative to the most aggressive. Within each asset class mutual funds 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. 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 mutual fund 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 mutual fund.

7

TARGET DATE FUNDS

Your retirement savings plan offers the following target date funds. Each one is a diversified mutual fund managed by a professional portfolio management team.

WellsFargo:DJ 2010;Adm
WellsFargo:DJ 2015;Adm
WellsFargo:DJ 2020;Adm
WellsFargo:DJ 2025;Adm
WellsFargo:DJ 2030;Adm
WellsFargo:DJ 2035;Adm
WellsFargo:DJ 2040;Adm
WellsFargo:DJ 2045;Adm
WellsFargo:DJ 2050;Adm
WellsFargo:DJ Tdy;Adm

A target date fund invests in a set of underlying mutual funds with different investment styles which invest in different asset classes, such as stocks, bonds and cash. The "target date" refers to a potential retirement date or the date when you plan to begin withdrawing money. Typically, the investments within a target date fund are weighted more towards equities when the target date is far away and adjusts over time, so that it becomes more heavily weighted towards bonds as the target date approaches. Keep in mind that some types of bonds may be more risky than stocks. However, each target date fund determines its own mix of equities and bonds so that

two funds with the same target date may have different asset allocations between equities and bonds, different investment strategies and different risk profiles. In addition, while the "target date" may align with your goal for withdrawing money, a particular fund's asset mix may not coincide with your risk tolerance and financial situation. You should consult the prospectus for the fund for more details before you decide to invest.

Target date funds are designed as a one-step approach. They assume that the target date fund is your only investment and that no contributions are made after the "target date" is reached. There is no guarantee that the fund will not lose money or that it will provide sufficient assets for retirement. The principal value of the fund is not guaranteed at any time, including the target date. You must monitor your investment in the target date fund periodically to make sure that it is appropriate for you. Because a target date fund is typically "fund of funds", investors bear two levels of fees for the underlying funds and the target date fund.

ANNUITIES

The Strategic Value Annuity (SVA) is a deferred fixed annuity that provides a fixed interest rate. The Strategic Value Annuity is a fixed annuity issued on policy form number L-22419C by MetLife Insurance Company USA, 11225 North Community House Road, Charlotte, NC 28277 and distributed by MetLife Investors Distribution Company (member FINRA).

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.

The Strategic Value Annuity (SVA) is offered by prospectus only, which is available from your financial representative. You should carefully consider the product's features, risks, charges and expenses. This and other information is available in the prospectus, which you should read carefully before investing. The account value is subject to market fluctuations such that when annuitized or withdrawn, it may be worth more or less than its original value. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. Withdrawals are subject to withdrawal charges and a market value adjustment. The market value adjustment may be lower or higher than your contract value.

ASSET CLASS/CATEGORY:
Intermediate-Term Bond

Met West:Total Return;M

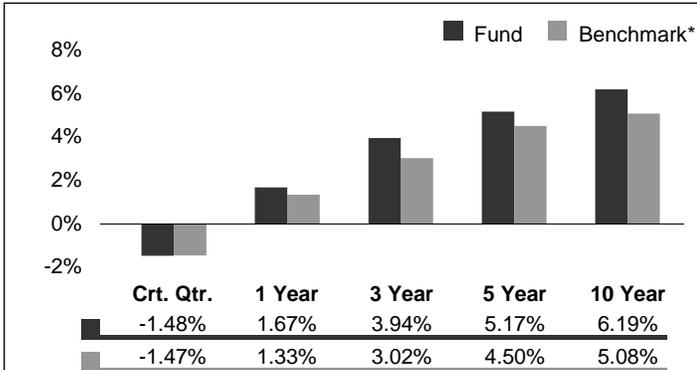
As of: 6/30/2015

Ticker: MWTRX

FUND INVESTMENT OBJECTIVE

The Fund seeks to maximize long-term total return by investing at least 80% of its assets in a diversified portfolio of fixed-income securities of varying maturities, issued by domestic and foreign corporations and governments with portfolio duration of two to eight years.

AVERAGE ANNUAL TOTAL RETURN



These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-241-4671. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

*The benchmark for this fund is Lipper Core Pl Bd Fd IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): 0.28%*
Beta² (3-Yr.): 0.03%*
Standard Deviation³ (3-Yr.): 0.87%
*Calculated against Lipper Core Pl Bd Fd IX

GENERAL INFORMATION

Share Price (06/30/2015): \$10.81
Fund Size (as of 5/31/2015): \$16,854.8m
Fund Began: 3/31/1997
Manager: Team Managed

Family & Address:
Metropolitan West Asset Management LLC
865 S. Figueroa Street
Suite 1800
Los Angeles, CA 90017-2593

FEES & EXPENSES

Fund total expense ratio (gross): 0.68%

Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Intermediate-Term Bond

PIMCO:Tot Rtn;A

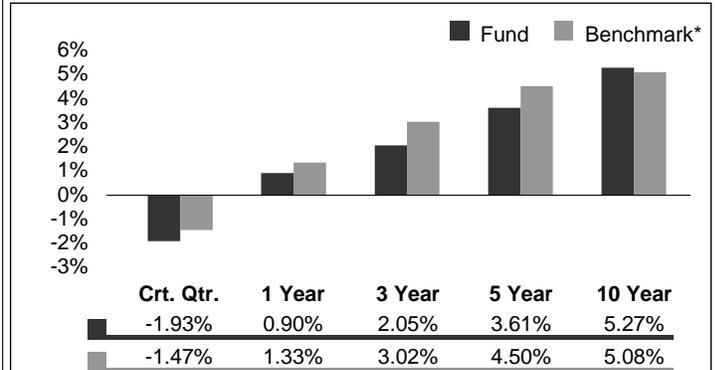
As of: 6/30/2015

Ticker: PTTAX

FUND INVESTMENT OBJECTIVE

The Fund seeks maximum total return, consistent with preservation of capital and prudent investment management. The Fund seeks to achieve its investment objective by investing in a diversified portfolio of fixed income instruments. The average portfolio duration normally varies within a three-to-six year time frame.

AVERAGE ANNUAL TOTAL RETURN



These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 888-877-4626. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

*The benchmark for this fund is Lipper Core Pl Bd Fd IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): 0.1%*
Beta² (3-Yr.): 0.05%*
Standard Deviation³ (3-Yr.): 1.06%
*Calculated against Lipper Core Pl Bd Fd IX

GENERAL INFORMATION

Share Price (06/30/2015): \$10.58
Fund Size (as of 5/31/2015): \$10,955.2m
Fund Began: 1/13/1997
Manager: Mather/Kiesel/Worah
Manager Tenure: 2014/2014/2014

Family & Address:
PIMCO
840 Newport Center Drive
Suite 100
Newport Beach, CA 92660

FEES & EXPENSES

Fund total expense ratio (gross): 0.85%

Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances 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. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MetLife Securities, Inc. ("MSI") regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

¹Alpha is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. ²Beta is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1 indicates that the security's price will be more or less volatile, respectively, than the market. ³Standard Deviation measures the performance volatility of an investment against itself - that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.

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LIPPER

Templeton GI Bond;A

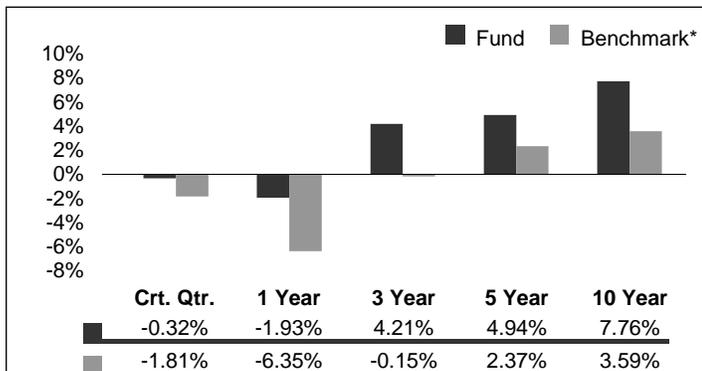
As of: 6/30/2015

Ticker: TPINX

FUND INVESTMENT OBJECTIVE

The Fund seeks current income with capital appreciation and growth of income by investing at least 80% of its net assets in "bonds." In addition, the Fund's assets will be invested in issuers located in at least three countries including the U.S.

AVERAGE ANNUAL TOTAL RETURN



These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-632-2301. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

*The benchmark for this fund is Lipper Intl Inc Fd IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.07%*
Beta² (3-Yr.): 0.31%*
Standard Deviation³ (3-Yr.): 1.37%
*Calculated against Lipper Intl Inc Fd IX

GENERAL INFORMATION

Share Price (06/30/2015): \$12.25
Fund Size (as of 5/31/2015): \$21,129.3m
Fund Began: 9/18/1986
Manager: Hasenstab/Desai
Manager Tenure: 2001/2011

Family & Address:
Franklin Templeton Investments
One Franklin Parkway
San Mateo, CA 94403-1906

FEES & EXPENSES

Fund total expense ratio (gross): 0.89%

Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Foreign investments involve greater risk, including political risk, currency fluctuation, weak legal protections, lack of information, and low liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

WellsFargo:DJ 2010;Adm

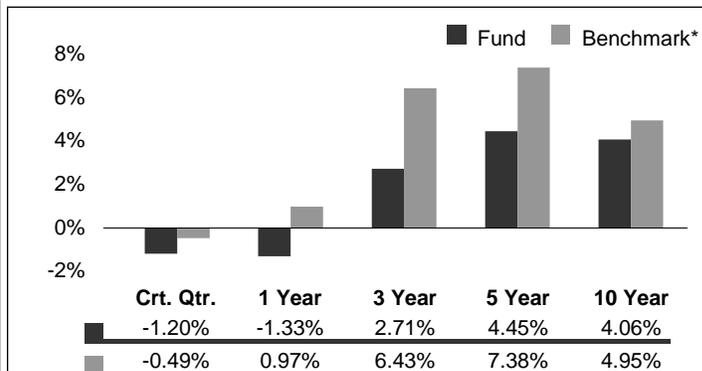
As of: 6/30/2015

Ticker: WFLGX

FUND INVESTMENT OBJECTIVE

The Fund seeks to maximize assets for retirement or for other purposes consistent with the quantitatively measured risk investors may be willing to accept given their stated investment time horizons.

AVERAGE ANNUAL TOTAL RETURN



These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-222-8222. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

*The benchmark for this fund is Lipper M-A Tgt 2010 IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.04%*
Beta² (3-Yr.): 0.2%*
Standard Deviation³ (3-Yr.): 0.92%
*Calculated against Lipper M-A Tgt 2010 IX

GENERAL INFORMATION

Share Price (06/30/2015): \$13.11
Fund Size (as of 5/31/2015): \$156.5m
Fund Began: 11/8/1999
Manager: Team Managed

Family & Address:
Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.77%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2015)

Wells Fargo Advantage Cash Inv Mny Mkt Fund:Inst	2.76%
Apple Inc ORD	0.25%
Exxon Mobil Corp ORD	0.08%
Microsoft Corp ORD	0.07%
Johnson & Johnson ORD	0.06%
Toyota Motor Corp ORD	0.06%
Facebook Inc ORD	0.06%
Berkshire Hathaway Inc ORD	0.06%
Wells Fargo & Co ORD	0.06%
General Electric Co ORD	0.06%
Top 10 Holdings (% of total)	3.52%
Annual Turnover Ratio	41%
Asset Types (as of 03/31/2015)	
Equities	17.27%
Fixed Income	71.88%
Cash	10.42%
Other	0.43%

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances 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. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

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MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

¹Alpha is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. ²Beta is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1 indicates that the security's price will be more or less volatile, respectively, than the market. ³Standard Deviation measures the performance volatility of an investment against itself - that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.

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LIPPER

WellsFargo:DJ Tdy;Adm

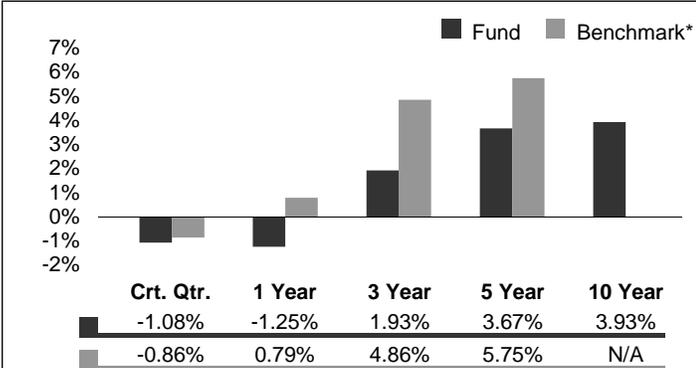
As of: 6/30/2015

Ticker: WFLOX

FUND INVESTMENT OBJECTIVE

The Fund seeks to maximize assets for retirement or for other purposes consistent with the quantitatively measured risk Investors may be willing to accept given their stated investment time horizons.

AVERAGE ANNUAL TOTAL RETURN



These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-222-8222. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

*The benchmark for this fund is Lipper M-A Tgt Today IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.04%*
Beta² (3-Yr.): 0.15%*
Standard Deviation³ (3-Yr.): 0.85%
*Calculated against Lipper M-A Tgt Today IX

GENERAL INFORMATION

Share Price (06/30/2015): \$10.90
Fund Size (as of 5/31/2015): \$95.8m
Fund Began: 11/8/1999
Manager: Team Managed

Family & Address:

Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.76%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

WellsFargo:DJ 2015;Adm

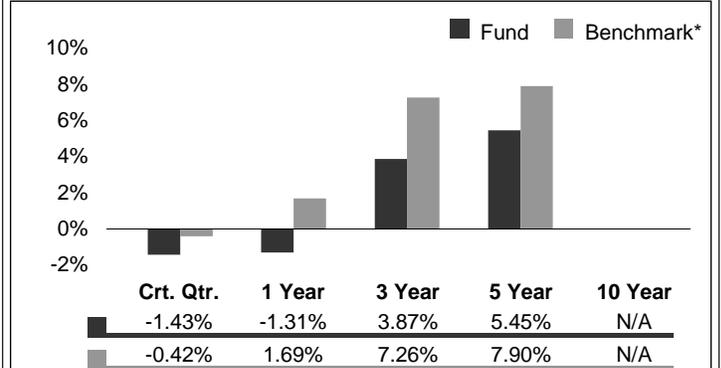
As of: 6/30/2015

Ticker: WFFFX

FUND INVESTMENT OBJECTIVE

The Fund seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2015 Index. The Fund invests at least 80% of each Fund's total assets in equity, fixed income and money market securities designed to approximate the holdings in the corresponding Dow Jones Target Date Index.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper M-A Tgt 2015 IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.04%*
Beta² (3-Yr.): 0.27%*
Standard Deviation³ (3-Yr.): 1.02%
*Calculated against Lipper M-A Tgt 2015 IX

GENERAL INFORMATION

Share Price (06/30/2015): \$10.33
Fund Size (as of 5/31/2015): \$177.9m
Fund Began: 6/29/2007
Manager: Team Managed

Family & Address:

Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.77%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

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LIPPER

WellsFargo:DJ 2020;Adm

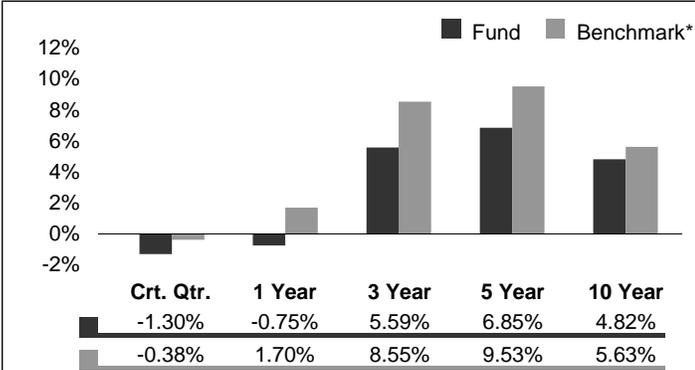
As of: 6/30/2015

Ticker: WFLPX

FUND INVESTMENT OBJECTIVE

The Fund seeks to maximize assets for retirement or for other purposes consistent with the quantitatively measured risk investors may be willing to accept given their stated investment time horizons.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper M-A Tgt 2020 IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.05%*
Beta² (3-Yr.): 0.38%*
Standard Deviation³ (3-Yr.): 1.21%
*Calculated against Lipper M-A Tgt 2020 IX

GENERAL INFORMATION

Share Price (06/30/2015): \$15.18
Fund Size (as of 5/31/2015): \$659.7m
Fund Began: 11/8/1999
Manager: Team Managed

Family & Address:

Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.75%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

WellsFargo:DJ 2025;Adm

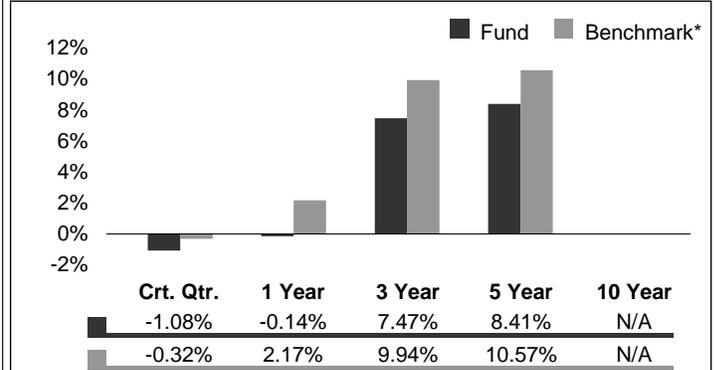
As of: 6/30/2015

Ticker: WFTRX

FUND INVESTMENT OBJECTIVE

The Fund seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2025 Index. The Fund invests at least 80% of each Fund's total assets in equity, fixed income and money market securities designed to approximate the holdings in the corresponding Dow Jones Target Date Index.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper M-A Tgt 2025 IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.07%*
Beta² (3-Yr.): 0.5%*
Standard Deviation³ (3-Yr.): 1.46%
*Calculated against Lipper M-A Tgt 2025 IX

GENERAL INFORMATION

Share Price (06/30/2015): \$10.54
Fund Size (as of 5/31/2015): \$358.3m
Fund Began: 6/29/2007
Manager: Team Managed

Family & Address:

Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.76%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

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LIPPER

WellsFargo:DJ 2030;Adm

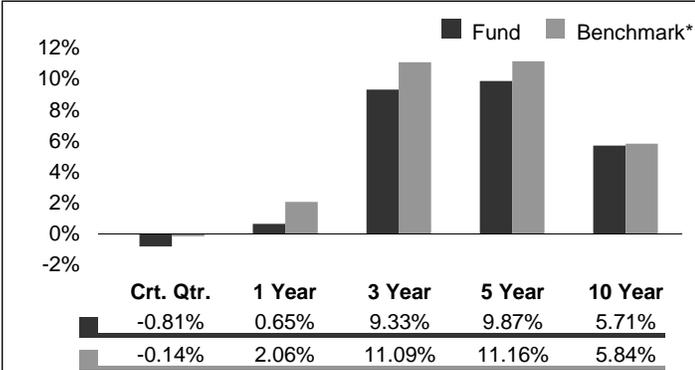
As of: 6/30/2015

Ticker: WFLIX

FUND INVESTMENT OBJECTIVE

The Fund seeks to maximize assets for retirement or for other purposes consistent with the quantitatively measured risk investors may be willing to accept given their stated investment time horizons.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper M-A Tgt 2030 IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.07%*
Beta² (3-Yr.): 0.61%*
Standard Deviation³ (3-Yr.): 1.71%
*Calculated against Lipper M-A Tgt 2030 IX

GENERAL INFORMATION

Share Price (06/30/2015): \$16.91
Fund Size (as of 5/31/2015): \$637.6m
Fund Began: 11/8/1999
Manager: Team Managed

Family & Address:

Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.75%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

WellsFargo:DJ 2035;Adm

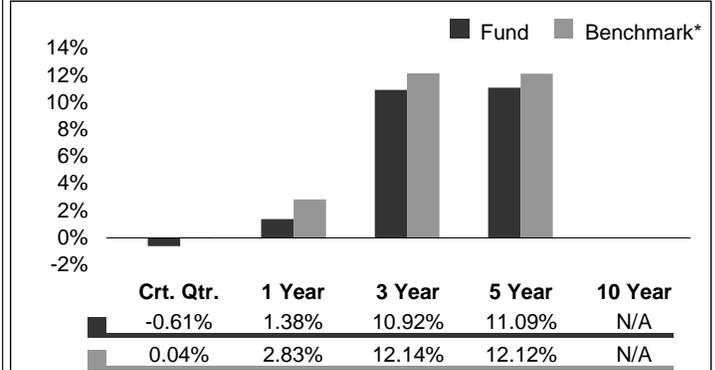
As of: 6/30/2015

Ticker: WFQWX

FUND INVESTMENT OBJECTIVE

The Fund seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2035 Index. The Fund invests at least 80% of each Fund's total assets in equity, fixed income and money market securities designed to approximate the holdings in the corresponding Dow Jones Target Date Index.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper M-A Tgt 2035 IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.08%*
Beta² (3-Yr.): 0.71%*
Standard Deviation³ (3-Yr.): 1.93%
*Calculated against Lipper M-A Tgt 2035 IX

GENERAL INFORMATION

Share Price (06/30/2015): \$11.20
Fund Size (as of 5/31/2015): \$231.1m
Fund Began: 6/29/2007
Manager: Team Managed

Family & Address:

Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.76%

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ASSET CLASS/CATEGORY:
Target Date 2036-2040

WellsFargo:DJ 2040;Adm

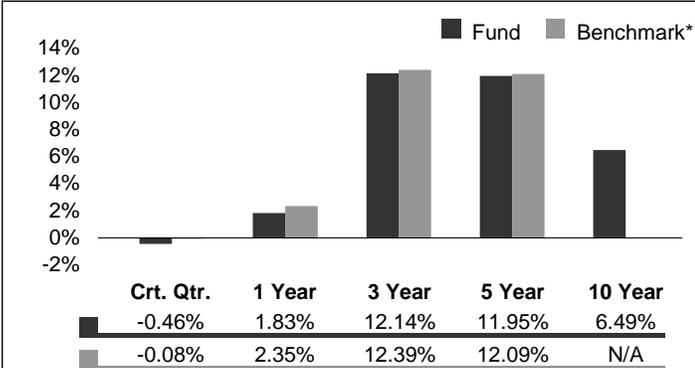
As of: 6/30/2015

Ticker: WFLWX

FUND INVESTMENT OBJECTIVE

The Fund seeks to maximize assets for retirement or for other purposes consistent with the quantitatively measured risk investors may be willing to accept given their stated investment time horizons.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper M-A Tgt 2040 IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.1%*
Beta² (3-Yr.): 0.79%*
Standard Deviation³ (3-Yr.): 2.13%
*Calculated against Lipper M-A Tgt 2040 IX

GENERAL INFORMATION

Share Price (06/30/2015): \$19.62
Fund Size (as of 5/31/2015): \$425.1m
Fund Began: 11/8/1999
Manager: Team Managed

Family & Address:

Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.76%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Target Date 2041-2045

WellsFargo:DJ 2045;Adm

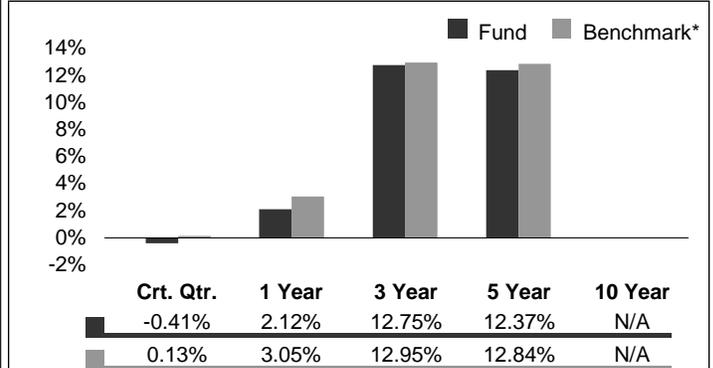
As of: 6/30/2015

Ticker: WFQYX

FUND INVESTMENT OBJECTIVE

The Fund seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2045 Index. The Fund invests at least 80% of each Fund's total assets in equity, fixed income and money market securities designed to approximate the holdings in the corresponding Dow Jones Target Date Index.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper M-A Tgt 2045 IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.11%*
Beta² (3-Yr.): 0.84%*
Standard Deviation³ (3-Yr.): 2.23%
*Calculated against Lipper M-A Tgt 2045 IX

GENERAL INFORMATION

Share Price (06/30/2015): \$11.78
Fund Size (as of 5/31/2015): \$134.0m
Fund Began: 6/29/2007
Manager: Team Managed

Family & Address:

Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.77%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances 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. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

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¹Alpha is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. ²Beta is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1 indicates that the security's price will be more or less volatile, respectively, than the market. ³Standard Deviation measures the performance volatility of an investment against itself - that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.

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LIPPER

WellsFargo:DJ 2050;Adm

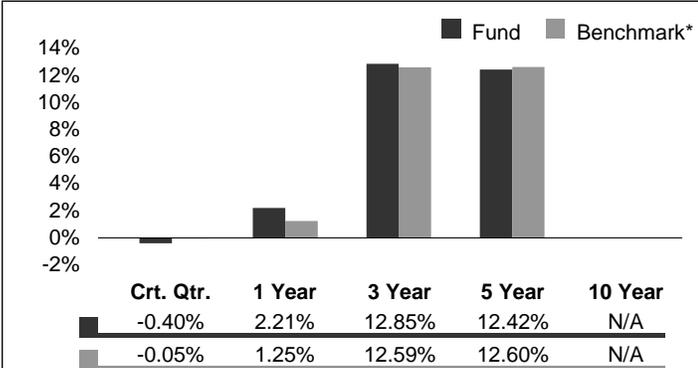
As of: 6/30/2015

Ticker: WFDX

FUND INVESTMENT OBJECTIVE

The Fund seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2050 Index. The Fund invests at least 80% of each Fund's total assets in equity, fixed income and money market securities designed to approximate the holdings in the corresponding Dow Jones Target Date Index.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper M-A Tgt 2050 IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.11%*
Beta² (3-Yr.): 0.84%*
Standard Deviation³ (3-Yr.): 2.24%
*Calculated against Lipper M-A Tgt 2050 IX

GENERAL INFORMATION

Share Price (06/30/2015): \$11.19
Fund Size (as of 5/31/2015): \$230.2m
Fund Began: 6/29/2007
Manager: Team Managed

Family & Address:

Wells Fargo Funds Management LLC
525 Market Street
12th Floor
San Francisco, CA 94105

FEES & EXPENSES

Fund total expense ratio (gross): 0.76%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

BlackRock:GI Alloc;A

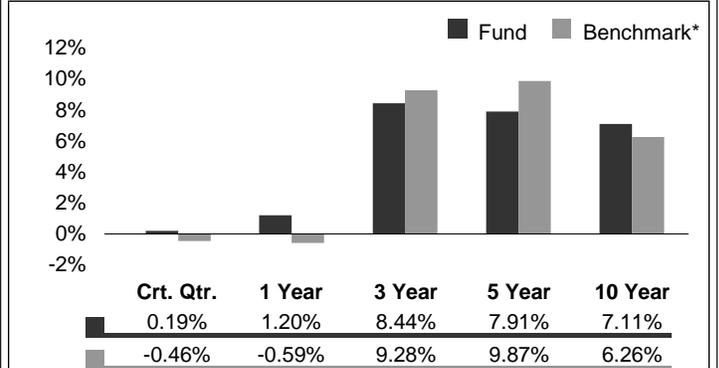
As of: 6/30/2015

Ticker: MDLOX

FUND INVESTMENT OBJECTIVE

The Fund seeks high total investment return, consistent with prudent risk, through a fully-managed investment policy utilizing US and foreign equity, debt and money market securities. This combination will be varied in response to changing market and economic trends.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Flex Port Fd IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.08%*
Beta² (3-Yr.): 0.57%*
Standard Deviation³ (3-Yr.): 1.58%
*Calculated against Lipper Flex Port Fd IX

GENERAL INFORMATION

Share Price (06/30/2015): \$20.34
Fund Size (as of 5/31/2015): \$17,346.6m
Fund Began: 10/21/1994
Manager: Stattman/Chamby/Rolda
Manager Tenure: 1994/2004/2006

Family & Address:

BlackRock Inc
345 Park Avenue
29th Floor
New York, NY 10154

FEES & EXPENSES

Fund total expense ratio (gross): 1.13%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Foreign investments involve greater risk, including political risk, currency fluctuation, weak legal protections, lack of information, and low liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

1 838 181 - 331 3366 - 9759502

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LIPPER

ASSET CLASS/CATEGORY:
Large Value

MFS Value;A

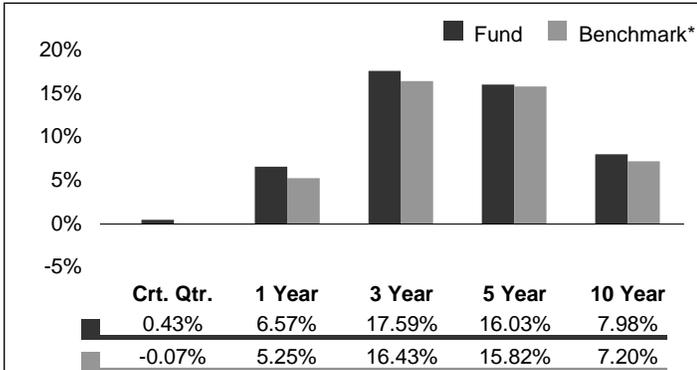
As of: 6/30/2015

Ticker: MEIAX

FUND INVESTMENT OBJECTIVE

The Fund seeks capital appreciation and reasonable income. The Fund invests, under normal market conditions, at least 65% of its net assets in equity securities of companies which the adviser believes are undervalued in the market relative to their long term potential.

AVERAGE ANNUAL TOTAL RETURN



These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-225-2606. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

*The benchmark for this fund is Lipper Lg-Cap Core IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.05%*
Beta² (3-Yr.): 1.06%*
Standard Deviation³ (3-Yr.): 2.62%
*Calculated against Lipper Lg-Cap Core IX

GENERAL INFORMATION

Share Price (06/30/2015): **\$34.99**
Fund Size (as of 5/31/2015): **\$9,353.7m**
Fund Began: 1/2/1996
Manager: **Chitkara/Gorham**
Manager Tenure: 2006/2002

Family & Address:
MFS Investment Management
111 Huntington Avenue
Boston, MA 02199

FEES & EXPENSES

Fund total expense ratio (gross): 0.90%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Large Blend

Columbia:LgCp Index;A

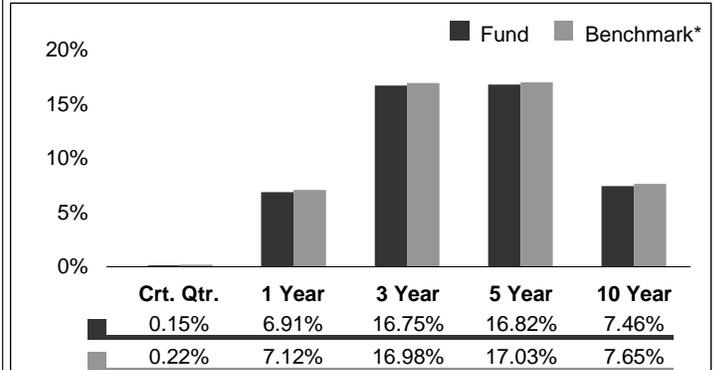
As of: 6/30/2015

Ticker: NEIAX

FUND INVESTMENT OBJECTIVE

The Fund seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) 500 Index. The Fund invests at least 80% of its net assets in common stocks that comprise the S&P 500 Index. The Fund may invest in derivatives as substitutes for the underlying securities in the Index.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper S&P 500 Fund IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.04%*
Beta² (3-Yr.): 1.0%*
Standard Deviation³ (3-Yr.): 2.43%
*Calculated against Lipper S&P 500 Fund IX

GENERAL INFORMATION

Share Price (06/30/2015): **\$39.61**
Fund Size (as of 5/31/2015): **\$1,148.1m**
Fund Began: 10/10/1995
Manager: **Alley III/Shteyn**
Manager Tenure: 2009/2011

Family & Address:
Columbia Threadneedle Investments
One Financial Center
Boston, MA 02111-2621

FEES & EXPENSES

Fund total expense ratio (gross): 0.45%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity.

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LIPPER

ASSET CLASS/CATEGORY:
Large Blend

Sentinel:Common Stk;A

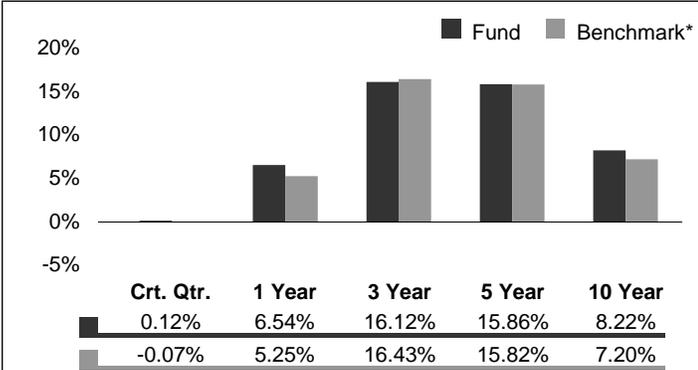
As of: 6/30/2015

Ticker: SENCX

FUND INVESTMENT OBJECTIVE

The Fund seeks a combination of current income and long-term growth of both capital and income through investments in the common stocks of many well-established dividend paying companies.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Lg-Cap Core IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.07%*
Beta² (3-Yr.): 0.99%*
Standard Deviation³ (3-Yr.): 2.45%
*Calculated against Lipper Lg-Cap Core IX

GENERAL INFORMATION

Share Price (06/30/2015): \$42.82
Fund Size (as of 5/31/2015): \$1,517.4m
Fund Began: 1/12/1934
Manager: Manion/Roper
Manager Tenure: 1994/2010

Family & Address:
Sentinel Asset Management Inc
One National Life Drive
Montpelier, VT 05604

FEES & EXPENSES

Fund total expense ratio (gross): 0.99%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Large Growth

American Funds Gro;R-3

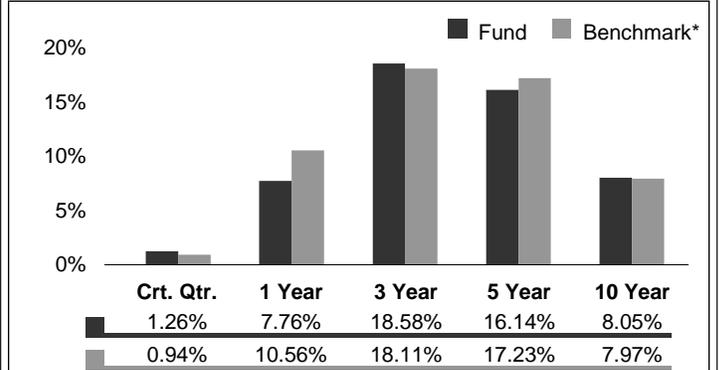
As of: 6/30/2015

Ticker: RGACX

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide growth of capital. The Fund invests primarily in common stocks in companies that appear to offer superior opportunities for growth of capital. The Fund seeks to invest in attractively valued companies that, in the Adviser's opinion, represent good, long-term investment opportunities.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Lg-Cap Growth IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): 0.21%*
Beta² (3-Yr.): 0.91%*
Standard Deviation³ (3-Yr.): 2.43%
*Calculated against Lipper Lg-Cap Growth IX

GENERAL INFORMATION

Share Price (06/30/2015): \$43.97
Fund Size (as of 5/31/2015): \$7,995.8m
Fund Began: 5/21/2002
Manager: Team Managed

Family & Address:
American Funds
333 South Hope Street
52nd Floor
Los Angeles, CA 90071-1406

FEES & EXPENSES

Fund total expense ratio (gross): 0.98%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

PORTFOLIO COMPOSITION

Top Holdings (as of 02/28/2015)

Microsoft Corp ORD	2.43%
Wells Fargo & Co ORD	2.42%
Apple Inc ORD	2.27%
Visa Inc ORD	2.22%
PepsiCo Inc ORD	2.16%
Boeing Co ORD	2.07%
Medtronic PLC ORD	2.05%
UnitedHealth Group Inc ORD	1.98%
Discover Financial Services ORD	1.96%
Cisco Systems Inc ORD	1.77%

Top 10 Holdings (% of total) 21.33%
Annual Turnover Ratio 19%

Asset Types (as of 02/28/2015)

Equities	99.18%
Fixed Income	0.00%
Cash	0.82%
Other	0.00%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2015)

Amazon.com Inc ORD	4.69%
Gilead Sciences Inc ORD	2.46%
UnitedHealth Group Inc ORD	2.09%
Home Depot Inc ORD	2.05%
Google Inc CL C ORD	1.81%
Amgen Inc ORD	1.64%
Avago Technologies Ltd ORD	1.61%
Comcast Corp ORD	1.57%
Google Inc CL A ORD	1.53%
Costco Wholesale Corp ORD	1.28%

Top 10 Holdings (% of total) 20.73%
Annual Turnover Ratio 26%

Asset Types (as of 03/31/2015)

Equities	91.55%
Fixed Income	8.41%
Cash	0.03%
Other	0.00%

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LIPPER

ASSET CLASS/CATEGORY:
Mid-Cap Value

AB Discovery Value;A

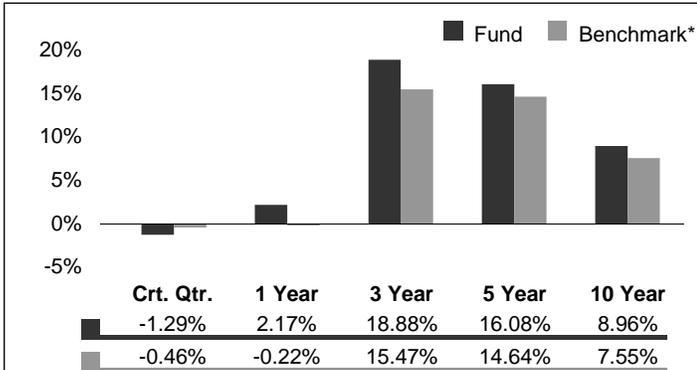
As of: 6/30/2015

Ticker: ABASX

FUND INVESTMENT OBJECTIVE

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.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Sm-Cap Value IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.15%*
Beta² (3-Yr.): 1.2%*
Standard Deviation³ (3-Yr.): 3.35%
*Calculated against Lipper Sm-Cap Value IX

GENERAL INFORMATION

Share Price (06/30/2015): \$20.63
Fund Size (as of 5/31/2015): \$633.7m
Fund Began: 3/29/2001
Manager: Paul/MacGregor/Singhvi
Manager Tenure: 2002/2005/2014

Family & Address:

AllianceBernstein LP
1345 Avenue of the Americas
New York, NY 10105-0096

FEES & EXPENSES

Fund total expense ratio (gross): 1.21%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Mid-Cap Value

Goldman:Mid Cap Val;A

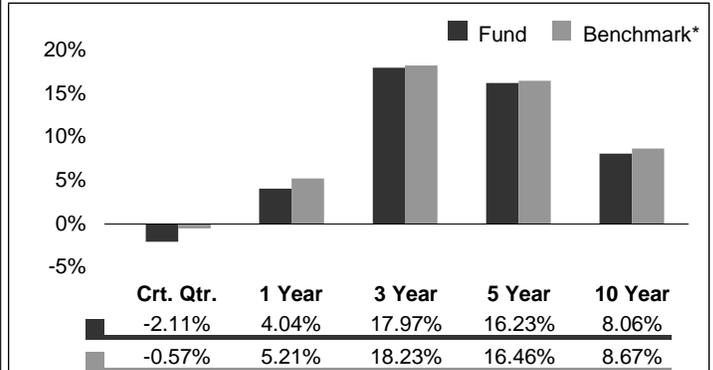
As of: 6/30/2015

Ticker: GCMAX

FUND INVESTMENT OBJECTIVE

The Fund seeks long-term capital appreciation, investing in a diversified portfolio of equity investments in mid-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell Midcap Value Index at the time of investment.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Mid-Cap Core IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): 0.08%*
Beta² (3-Yr.): 0.97%*
Standard Deviation³ (3-Yr.): 2.58%
*Calculated against Lipper Mid-Cap Core IX

GENERAL INFORMATION

Share Price (06/30/2015): \$41.12
Fund Size (as of 5/31/2015): \$2,163.9m
Fund Began: 8/15/1997
Manager: Team Managed

Family & Address:

Goldman Sachs & Co/GSAM
200 West Street
New York, NY 10282

FEES & EXPENSES

Fund total expense ratio (gross): 1.14%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2015)	
Meritage Homes Corp ORD	1.53%
Office Depot Inc ORD	1.49%
Big Lots Inc ORD	1.47%
American Financial Group Inc ORD	1.47%
CNO Financial Group Inc ORD	1.46%
Fairchild Semiconductor International Inc ORD	1.46%
StanCorp Financial Group Inc ORD	1.45%
Bloomin' Brands Inc ORD	1.43%
WellCare Health Plans Inc ORD	1.43%
Arrow Electronics Inc ORD	1.42%
Top 10 Holdings (% of total)	14.61%
Annual Turnover Ratio	50%
Asset Types (as of 03/31/2015)	
Equities	97.04%
Fixed Income	0.00%
Cash	0.27%
Other	2.69%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2015)	
Goldman Sachs FS Government Fund;FST	3.59%
Sempra Energy ORD	1.95%
Lincoln National Corp ORD	1.87%
Cigna Corp ORD	1.82%
Navient Corp ORD	1.81%
Huntington Bancshares Inc ORD	1.73%
Brixmor Property Group Inc	1.71%
Gap Inc ORD	1.66%
Devon Energy Corp ORD	1.57%
FirstEnergy Corp ORD	1.53%
Top 10 Holdings (% of total)	19.24%
Annual Turnover Ratio	87%
Asset Types (as of 03/31/2015)	
Equities	95.60%
Fixed Income	0.00%
Cash	3.61%
Other	0.79%

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MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

¹Alpha is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. ²Beta is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1 indicates that the security's price will be more or less volatile, respectively, than the market. ³Standard Deviation measures the performance volatility of an investment against itself - that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.

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LIPPER

ASSET CLASS/CATEGORY:
Mid-Cap Blend

Columbia:MdCp Index;A

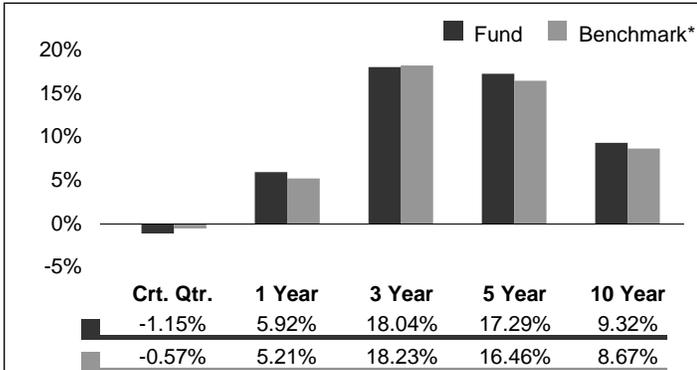
As of: 6/30/2015

Ticker: NTIAX

FUND INVESTMENT OBJECTIVE

The Fund seeks investment results that (before fees and after expenses) correspond to the total return of the Standard & Poor's Mid-Cap 400 Stock Price Index. The Fund normally invests at least 80% of its assets in common stocks that are included in the S&P Mid-Cap 400.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Mid-Cap Core IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): 0.01%*
Beta² (3-Yr.): 1.03%*
Standard Deviation³ (3-Yr.): 2.92%
*Calculated against Lipper Mid-Cap Core IX

GENERAL INFORMATION

Share Price (06/30/2015): \$15.87
Fund Size (as of 5/31/2015): \$1,121.4m
Fund Began: 5/31/2000
Manager: Alley III/Shteyn
Manager Tenure: 2009/2011

Family & Address:
Columbia Threadneedle Investments
One Financial Center
Boston, MA 02111-2621

FEES & EXPENSES

Fund total expense ratio (gross): 0.67%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Mid-Cap Growth

Pru Jenn Mid-Cap Gro;A

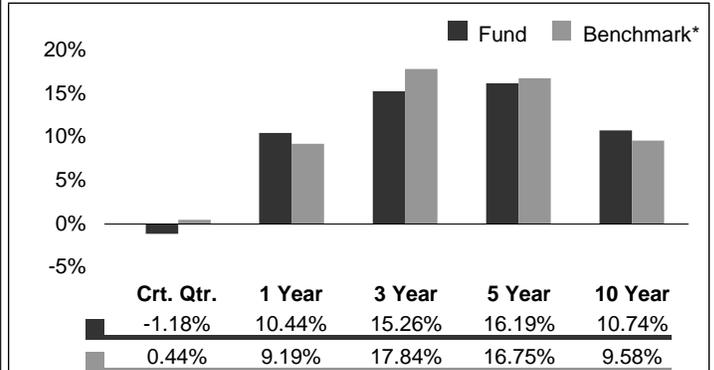
As of: 6/30/2015

Ticker: PEEAX

FUND INVESTMENT OBJECTIVE

The Fund seeks long-term capital appreciation by investing primarily in equity securities of small and medium sized U.S. companies with the potential for above-average growth.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Mid-Cap Growth IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.13%*
Beta² (3-Yr.): 0.99%*
Standard Deviation³ (3-Yr.): 2.77%
*Calculated against Lipper Mid-Cap Growth IX

GENERAL INFORMATION

Share Price (06/30/2015): \$39.96
Fund Size (as of 5/31/2015): \$3,578.5m
Fund Began: 12/31/1996
Manager: Mullman/Rabinowitz
Manager Tenure: 2005/2014

Family & Address:
Prudential Investments
Gateway Center Three
100 Mulberry Street, 4th Floor
Newark, NJ 07102-4077

FEES & EXPENSES

Fund total expense ratio (gross): 1.05%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

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PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2015)

Columbia Short Term Cash Fund	2.23%
Qorvo Inc ORD	0.70%
Realty Income Corp	0.69%
Church & Dwight Co Inc ORD	0.66%
Signet Jewelers Ltd ORD	0.66%
Salix Pharmaceuticals Ltd ORD	0.65%
Advance Auto Parts Inc ORD	0.65%
Federal Realty Investment Trust	0.60%
ResMed Inc ORD	0.60%
Jarden Corp ORD	0.56%
Top 10 Holdings (% of total)	8.00%
Annual Turnover Ratio	13%

Asset Types (as of 03/31/2015)

Equities	97.61%
Fixed Income	0.00%
Cash	0.00%
Other	2.39%

PORTFOLIO COMPOSITION

Top Holdings (as of 04/30/2015)

Prudential Core Taxable Money Market Fund	4.28%
SBA Communications Corp ORD	2.78%
Vantiv Inc ORD	2.09%
Dollar Tree Inc ORD	1.93%
Red Hat Inc ORD	1.87%
Roper Technologies Inc ORD	1.85%
Crown Castle International Corp	1.81%
Electronic Arts Inc ORD	1.78%
Check Point Software Technologies Ltd ORD	1.69%
Concho Resources Inc ORD	1.62%
Top 10 Holdings (% of total)	21.70%
Annual Turnover Ratio	42%

Asset Types (as of 04/30/2015)

Equities	96.12%
Fixed Income	0.00%
Cash	-0.40%
Other	4.28%

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LIPPER

ASSET CLASS/CATEGORY:
Small Blend

Columbia:SmCp Index;A

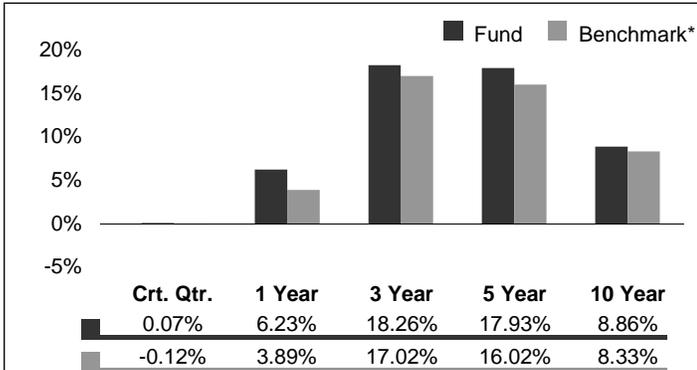
As of: 6/30/2015

Ticker: NMSAX

FUND INVESTMENT OBJECTIVE

The Fund seeks investment results that (before fees and expenses) correspond to the total return of the Standard & Poor's SmallCap 600 Stock Price Index (S&P SmallCap 600). The Fund normally invests at least 80% of its assets in common stocks that are included in the S&P SmallCap 600.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Sm-Cap Core IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.04%*
Beta² (3-Yr.): 1.08%*
Standard Deviation³ (3-Yr.): 3.4%
*Calculated against Lipper Sm-Cap Core IX

GENERAL INFORMATION

Share Price (06/30/2015): \$23.11
Fund Size (as of 5/31/2015): \$1,249.3m
Fund Began: 10/15/1996
Manager: Alley III/Shteyn
Manager Tenure: 2009/2011

Family & Address:

Columbia Threadneedle Investments
One Financial Center
Boston, MA 02111-2621

FEES & EXPENSES

Fund total expense ratio (gross): 0.50%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Small Blend

RidgeWorth:SC VE;A

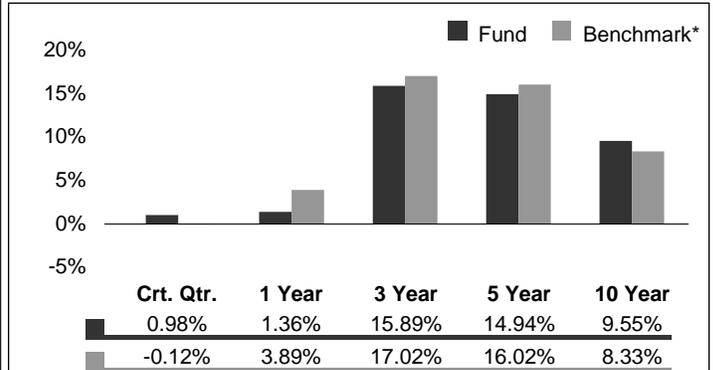
As of: 6/30/2015

Ticker: SASVX

FUND INVESTMENT OBJECTIVE

The Fund seeks capital appreciation. Under normal circumstances, the Fund invests at least 80% of its net assets in U.S. traded equity securities of small cap companies. The Fund considers small cap companies to be companies with market capitalizations between \$50 million and \$3 billion.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Sm-Cap Core IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.29%*
Beta² (3-Yr.): 1.14%*
Standard Deviation³ (3-Yr.): 3.76%
*Calculated against Lipper Sm-Cap Core IX

GENERAL INFORMATION

Share Price (06/30/2015): \$15.40
Fund Size (as of 5/31/2015): \$153.4m
Fund Began: 10/9/2003
Manager: Brett Barner
Manager Tenure: 2003

Family & Address:

RidgeWorth Funds
50 Hurt Plaza
Suite 1400
Atlanta, GA 30303

FEES & EXPENSES

Fund total expense ratio (gross): 1.50%

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LIPPER

ASSET CLASS/CATEGORY:
Small Growth

Eagle:Sm Cap Growth;A

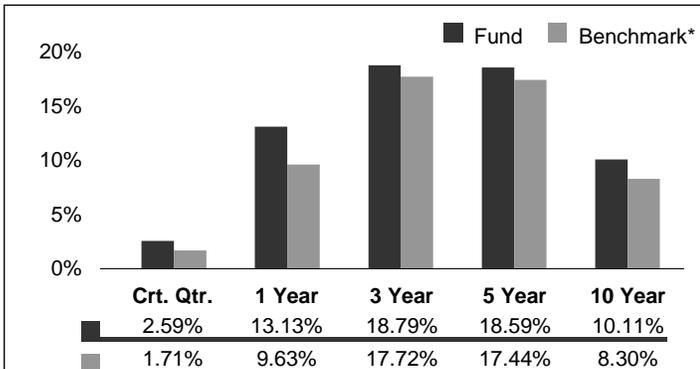
As of: 6/30/2015

Ticker: HRSCX

FUND INVESTMENT OBJECTIVE

The Fund seeks long-term capital appreciation by investing at least 65% of its total assets in equity securities of small capitalization companies that have a total market capitalization of less than \$2 billion.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Sm-Cap Growth IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): 0.02%*
Beta² (3-Yr.): 1.06%*
Standard Deviation³ (3-Yr.): 3.59%
*Calculated against Lipper Sm-Cap Growth IX

GENERAL INFORMATION

Share Price (06/30/2015): \$57.76
Fund Size (as of 5/31/2015): \$796.7m
Fund Began: 5/7/1993
Manager: Boksen/Mintz/Sassouini
Manager Tenure: 1995/2008/2015

Family & Address:

Eagle Asset Management Inc
880 Carrillon Parkway
St. Petersburg, FL 33716

FEES & EXPENSES

Fund total expense ratio (gross): 1.11%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Securities of smaller companies may be more volatile than those of larger companies.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

ASSET CLASS/CATEGORY:
Foreign Large Blend

American Funds EuPc;R-3

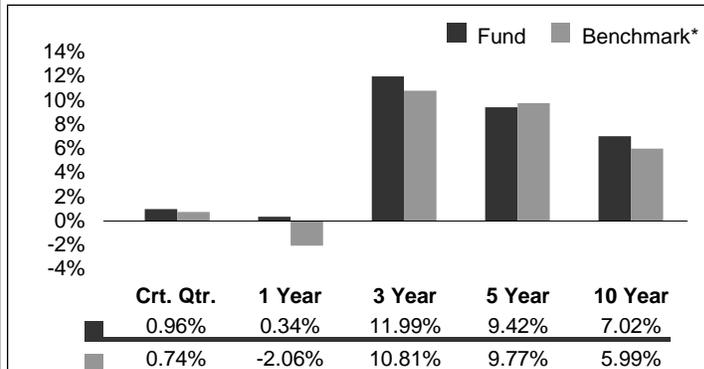
As of: 6/30/2015

Ticker: RERCX

FUND INVESTMENT OBJECTIVE

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.

AVERAGE ANNUAL TOTAL RETURN



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*The benchmark for this fund is Lipper Intl Lg-Cp Gr IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.09%*
Beta² (3-Yr.): 0.78%*
Standard Deviation³ (3-Yr.): 2.62%
*Calculated against Lipper Intl Lg-Cp Gr IX

GENERAL INFORMATION

Share Price (06/30/2015): \$49.40
Fund Size (as of 5/31/2015): \$6,600.7m
Fund Began: 5/21/2002
Manager: Team Managed

Family & Address:

American Funds
333 South Hope Street
52nd Floor
Los Angeles, CA 90071-1406

FEES & EXPENSES

Fund total expense ratio (gross): 1.13%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Foreign investments involve greater risk, including political risk, currency fluctuation, weak legal protections, lack of information, and low liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2015)

Genesco Inc ORD	2.24%
Centene Corp ORD	2.10%
Cavium Inc ORD	1.98%
Waste Connections Inc ORD	1.95%
Fortinet Inc ORD	1.88%
JetBlue Airways Corp ORD	1.70%
Proofpoint Inc ORD	1.68%
Ultimate Software Group Inc ORD	1.67%
Vitamin Shoppe Inc ORD	1.64%
Stifel Financial Corp ORD	1.61%

Top 10 Holdings (% of total) 18.45%
Annual Turnover Ratio 37%

Asset Types (as of 04/30/2015)

Equities	100.00%
Fixed Income	0.00%
Cash	0.00%
Other	0.00%

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2015)

Novo Nordisk A/S ORD	4.33%
Bayer AG ORD	2.61%
Softbank Corp ORD	2.42%
Novartis AG ORD	2.35%
Prudential PLC ORD	1.82%
Barclays PLC ORD	1.74%
HDFC Bank Ltd ORD	1.50%
Murata Manufacturing Co Ltd ORD	1.40%
AIA Group Ltd ORD	1.36%
Nintendo Co Ltd ORD	1.36%

Top 10 Holdings (% of total) 20.89%
Annual Turnover Ratio 28%

Asset Types (as of 03/31/2015)

Equities	87.56%
Fixed Income	12.22%
Cash	0.02%
Other	0.21%

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LIPPER

BlackRock:Intl Idx;A

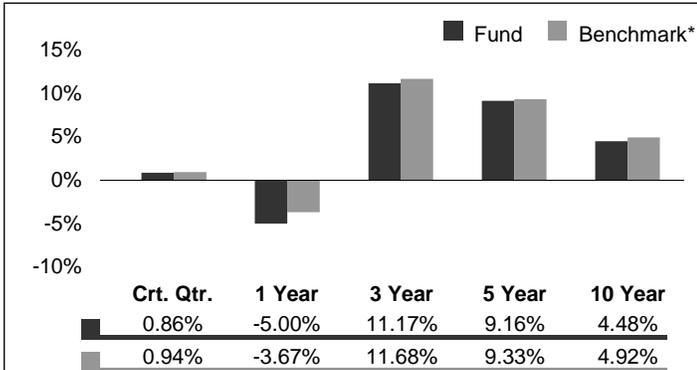
As of: 6/30/2015

Ticker: MDIIX

FUND INVESTMENT OBJECTIVE

The Fund seeks to match the performance of the Morgan Stanley Capital International Europe, Asia and Far East Capitalization Weighted Index as closely as possible before the deduction of Fund expenses.

AVERAGE ANNUAL TOTAL RETURN



These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-441-7762. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

*The benchmark for this fund is Lipper Intl Lg-Cp Cr IX

FUND VOLATILITY (RISK)

Alpha¹ (3-Yr.): -0.25%*
Beta² (3-Yr.): 0.85%*
Standard Deviation³ (3-Yr.): 3.05%
*Calculated against Lipper Intl Lg-Cp Cr IX

GENERAL INFORMATION

Share Price (06/30/2015): \$12.86
Fund Size (as of 5/31/2015): \$300.7m
Fund Began: 4/9/1997
Manager: Team Managed

Family & Address:

BlackRock Inc
345 Park Avenue
29th Floor
New York, NY 10154

PORTFOLIO COMPOSITION

Top Holdings (as of 03/31/2015)

Nestle SA ORD	1.85%
Novartis AG ORD	1.73%
Roche Holding AG Par	1.47%
Toyota Motor Corp ORD	1.45%
HSBC Holdings PLC ORD	1.24%
Bayer AG ORD	0.95%
BP PLC ORD	0.90%
Sanofi SA ORD	0.89%
Royal Dutch Shell PLC ORD	0.88%
Commonwealth Bank of Australia ORD	0.88%

Top 10 Holdings (% of total) 12.24%
Annual Turnover Ratio 6%

Asset Types (as of 03/31/2015)

Equities	97.87%
Fixed Income	0.00%
Cash	0.07%
Other	2.05%

FEES & EXPENSES

Fund total expense ratio (gross): 0.47%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Foreign investments involve greater risk, including political risk, currency fluctuation, weak legal protections, lack of information, and low liquidity.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances 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. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MetLife Securities, Inc. ("MSI") regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

¹Alpha is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. ²Beta is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1 indicates that the security's price will be more or less volatile, respectively, than the market. ³Standard Deviation measures the performance volatility of an investment against itself - that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.

Securities offered through MetLife Securities, Inc. (Member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. MetLife Securities and MetLife are not affiliated with Lipper, Inc. and Thomson Reuters Company. Certain mutual fund performance information contained on this page were supplied by Lipper, A Thomson Reuters Company. Copyright 2010 © Thomson Reuters. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon. The asset classes are supplied by Morningstar Associates, LLC and are used by permission.

LIPPER

Your Plan's Fund Lineup Performance

NET INVESTMENT PERFORMANCE PERIOD ENDING: 06/30/2015

Fund	Date	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Incep.	Expense Ratio
AVERAGE ANNUAL TOTAL RETURNS								
Met West:Total Return;M	03/31/97	-0.17%	1.67%	3.94%	5.17%	6.19%	6.82%	0.68%
PIMCO:Tot Rtn;A	01/13/97	0.15%	0.90%	2.05%	3.61%	5.27%	6.16%	0.85%
Templeton Gl Bond;A	09/18/86	-0.24%	-1.93%	4.21%	4.94%	7.76%	7.84%	0.89%
WellsFargo:DJ 2010;Adm	11/08/99	-0.45%	-1.33%	2.71%	4.45%	4.06%	3.58%	0.77%
WellsFargo:DJ Tdy;Adm	11/08/99	-0.36%	-1.25%	1.93%	3.67%	3.93%	3.98%	0.76%
WellsFargo:DJ 2015;Adm	06/29/07	-0.40%	-1.31%	3.87%	5.45%	N/A	3.30%	0.77%
WellsFargo:DJ 2020;Adm	11/08/99	0.09%	-0.75%	5.59%	6.85%	4.82%	3.50%	0.75%
WellsFargo:DJ 2025;Adm	06/29/07	0.76%	-0.14%	7.47%	8.41%	N/A	3.63%	0.76%
WellsFargo:DJ 2030;Adm	11/08/99	1.46%	0.65%	9.33%	9.87%	5.71%	3.81%	0.75%
WellsFargo:DJ 2035;Adm	06/29/07	2.17%	1.38%	10.92%	11.09%	N/A	4.08%	0.76%
WellsFargo:DJ 2040;Adm	11/08/99	2.58%	1.83%	12.14%	11.95%	6.49%	3.86%	0.76%
WellsFargo:DJ 2045;Adm	06/29/07	2.83%	2.12%	12.75%	12.37%	N/A	4.61%	0.77%
WellsFargo:DJ 2050;Adm	06/29/07	2.86%	2.21%	12.85%	12.42%	N/A	4.60%	0.76%
BlackRock:Gl Alloc;A	10/21/94	2.88%	1.20%	8.44%	7.91%	7.11%	9.31%	1.13%
MFS Value;A	01/02/96	1.14%	6.57%	17.59%	16.03%	7.98%	10.32%	0.9%
Columbia:LgCp Index;A	10/10/95	0.98%	6.91%	16.75%	16.82%	7.46%	8.15%	0.45%
Sentinel:Common Stk;A	01/12/34	1.42%	6.54%	16.12%	15.86%	8.22%	10.18%	0.99%
American Funds Gro;R-3	05/21/02	4.64%	7.76%	18.58%	16.14%	8.05%	7.91%	0.98%
AB Discovery Value;A	03/29/01	1.77%	2.17%	18.88%	16.08%	8.96%	11.12%	1.21%
Goldman:Mid Cap Val;A	08/15/97	-0.31%	4.04%	17.97%	16.23%	8.06%	9.35%	1.14%
Columbia:MdCp Index;A	05/31/00	3.99%	5.92%	18.04%	17.29%	9.32%	8.89%	0.67%
Pru Jenn Mid-Cap Gro;A	12/31/96	4.85%	10.44%	15.26%	16.19%	10.74%	10.41%	1.05%
Columbia:SmCp Index;A	10/15/96	3.94%	6.23%	18.26%	17.93%	8.86%	9.33%	0.5%
RidgeWorth:SC VE;A	10/09/03	3.28%	1.36%	15.89%	14.94%	9.55%	11.05%	1.5%
Eagle:Sm Cap Growth;A	05/07/93	8.73%	13.13%	18.79%	18.59%	10.11%	10.74%	1.11%
American Funds EuPc;R-3	05/21/02	6.83%	0.34%	11.99%	9.42%	7.02%	7.63%	1.13%
BlackRock:Intl Idx;A	04/09/97	6.14%	-5.00%	11.17%	9.16%	4.48%	4.86%	0.47%

PERFORMANCE DISCLOSURE

Current performance may be lower or higher than the performance quoted in the previous pages. Each mutual fund share class is indicated in parentheses next to the mutual fund name, if applicable. All mutual funds offered in the plan will be purchased at net asset value. To access the most current information about your own plan account and the most recent month-end performance data go to: mlr.metlife.com/fundinformation/fundperformance.

The Average Annual Total Returns assume a steady compounded rate of return. It is not the mutual fund's year-by-year results, which actually vary over the periods shown. All distributions are assumed to be reinvested. The one, five and ten-year or since inception Average Annual Total Return figures shown above are required by the Securities Exchange Commission to advertise performance for mutual funds. The three-year figure is calculated in the same manner and is shown as additional information. These returns reflect performance of shares at net asset value, with no sales charges. Other fees and expenses do apply to a continued investment and are described in the current prospectus. The Year to Date Return is calculated in the same manner as the Average Annual Total Return and represents the return from the first of the year to the date of this performance sheet.

The figures shown reflect past performance, which is not a guarantee of future results. The investment return and principal value of an investment will fluctuate and shares, when redeemed, may be worth more or less than their original cost. There is no assurance a

mutual fund will attain its investment objective. Amounts in the mutual funds are subject to risk of loss, and you will have a gain or loss when shares are redeemed.

Fee Disclosure

About Your Mutual Fund Select Portfolios (“MFSP”) Account: MFSP is a program that MetLife makes available to participants in retirement plans and deferred compensation arrangements that are permitted to invest their plan accounts in mutual fund shares. Your employer or a third party appointed by your employer (other than MetLife) selects the mutual funds (each a “Fund”) that are offered as investment options under its plan. The Funds may also be offered with a fixed annuity account option issued by MetLife Insurance Company USA, 11225 North Community House Road, Charlotte, NC 28277 or Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166. Securities and investment advisory services offered through registered representatives and investment adviser representatives, respectively, of MetLife Securities, Inc. (MSI), a Broker-Dealer (member FINRA/SIPC) and a Registered Investment Adviser, 1095 Avenue of the Americas, New York, NY 10036. All companies are affiliates.

Mutual funds and fixed account annuity products that are subject to a market value adjustment are sold by prospectus, 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 or the fixed annuities that are subject to market value adjustment, 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 mutual fund shares may be worth more or less than original cost when redeemed. Withdrawals from the annuity are also subject to withdrawal charges.

Your Expenses for Investing in the MFSP Funds: You pay Fund investment management fees, other expenses, 12b-1 fees and redemption fees (if any) on each Fund in your plan MFSP account. These fees and expenses vary by the Fund. Please refer to each Fund’s prospectus for a description of these fees and expenses.

MetLife Compensation Received From the Funds: MetLife and/or its affiliates also receive compensation from the Funds and/or their affiliates with respect to participant account balances for certain recordkeeping, administration and distribution services, which also vary by Fund. Different Funds provide MetLife and/or its affiliates different amounts and types of compensation, which change from time to time. Accordingly, compensation received by MetLife varies over time based on the amounts and types of compensation paid by the Funds, Funds that are made available under the plan and participants’ account allocations in the various Funds.

Plan Administrative Fees and Other Expenses Paid by You and/or the Plan: MetLife receives compensation for administrative and recordkeeping services it provides for the plan. Depending on the arrangement authorized by your employer, MetLife’s compensation for these services (1) consists of (a) the compensation it receives from Funds (described above), (b) a separate per participant fee or basis point fee on plan assets, or (c) a combination of both; and (2) generally, is paid by charging participants’ plan accounts or from the plan expense account. At the employer’s direction, MetLife also may be required to charge participants’ plan accounts or the plan expense account and remit fees to third parties for plan services they provide, such as administrative, trust, custodial, investment advisory, or consulting services they provide. Please see below for additional information about the way that plan administrative fees and other expenses are paid by you and/or the plan.

An annual plan administrative fee of 58 basis points (or 0.58%) on Fund assets in your plan account will be charged to your MFSP account in quarterly installments. In addition, for the services it provides, MetLife retains the Fund compensation that it receives with respect to the plan assets. If your employer directs MetLife to pay fees that are charged by other third

parties for the services they provide to the plan, the annual plan administrative fee may be increased and/or the Fund compensation retained by MetLife may be net of such payments. Reliance Trust Company (RTC) provides directed trust and/or custodial services for your plan. Your employer has authorized and directed MetLife to pay RTC's fee on behalf of the plan. The fee is paid from the Fund compensation that MetLife receives with respect to plan assets or from administrative fees charged to participants' MFSP accounts or to the plan.

If these fees change, you will be notified.

Upon written request, MetLife will provide the current rates of compensation for Funds in your plan and any related information reasonably requested. Please direct any such request to MetLife Resources, Client Services, 11225 North Community House Road, Suite 10.282, Charlotte, NC 28277. Please make sure you understand all the fees and expenses related to the investment of your MFSP account in the Funds. If you need additional information, please contact MetLife at the address indicated above.

Disclosure Materials: You have received a Fund Fact Sheet regarding each MFSP Fund available in your plan. If your plan offers a fixed annuity that is subject to a market value adjustment, you have been provided a prospectus for that product. You will also be provided with a prospectus for each MFSP Fund when your contribution is first allocated to that Fund. Withdrawals from the annuity are also subject to withdrawal charges. If you would like to receive other prospectuses (or any other disclosure information), please call your MetLife representative.

Important Enrollment Disclosures

Mutual Fund Select Portfolios Disclosure Statement

About Your MFSP Account: MFSP is a program that Metropolitan Life Insurance Company and its affiliates ("MetLife") make available to participants in retirement plans and deferred compensation arrangements that are permitted to invest their plan accounts in mutual fund shares. Your employer or a third party appointed by your employer (other than MetLife or any of its affiliates) selects the mutual funds ("Funds") that are offered as investment options under its plan. The Funds may also be offered with a fixed annuity account option issued by MetLife Insurance Company USA or Metropolitan Life Insurance Company.

Investment Risks: Mutual funds are sold by prospectus, 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 mutual fund shares may be worth more or less than original cost when redeemed.

Your Expenses for Investing in the MFSP Funds: You pay Fund investment management fees, other expenses, 12b-1 fees and redemption fees (if any) on each mutual fund investment in your plan MFSP account. These fees and expenses vary by the Fund. Please refer to each Fund's prospectus for a description of these fees and expenses.

MetLife Compensation Received From the Funds: Metropolitan Life Insurance Company and/or its affiliates also receive compensation from the Funds and/or their affiliates with respect to participants account balances for certain recordkeeping, administration and distribution services, which also vary by Fund. Different Funds provide MetLife and/or its affiliates different compensation. Therefore, this compensation may vary over time based on the Funds that are made available under the plan and participants' account allocations in the various Funds. Upon written request, MetLife will provide the current rates of compensation for Funds in your plan and any related information reasonably requested. Please direct any such request to MetLife Premier Client Group, Client Services, 11225 North Community House Road, Suite 10.282, Charlotte, NC 28277. Please make sure you understand all the fees and expenses related to the investment of your MFSP account in the Funds. If you need additional information, please contact MetLife at the address indicated above.

Plan Expense Account: Your employer may establish an account under your plan for the payment of plan expenses. Depending on the arrangement authorized by your employer, MetLife may credit this account with all or a portion of the compensation it receives from MFSP Funds (described in the preceding paragraph).

Plan Administrative Fees and Other Expenses Paid by You and/or the Plan: MetLife receives compensation for administrative and recordkeeping services it provides for the plan. Depending on the arrangement authorized by your employer, MetLife's compensation for these services (1) consists of (a) the compensation it receives from Funds (described above), (b) a separate per participant fee or basis point fee on plan assets, or (c) a combination of both; and (2) generally, is paid by charging participants' plan accounts, or, at the employer's direction, from the plan expense account. At the employer's direction, MetLife also may be required to charge participants' plan accounts or the plan expense account and remit fees to third parties for plan services they provide, such as administrative, trust, custodial, investment advisory, or consulting services.

For information about your plan's fee arrangement with MetLife, please see the *Mutual Fund Select Portfolios* Disclosure Statement that has been prepared specifically for your plan, which is included in the Enrollment book or can be obtained from the Rep or your employer.

Investment Instructions: You may give investment instructions on any Business Day (which usually includes all days the New York Stock Exchange is open). You must call the Service Center on the telephone number listed on your quarterly statement before 4:00 p.m. Eastern Time (or the earlier close of regular trading on the NYSE) in order for us to process your investment instructions on the same Business Day. Any investment instructions received in good order after that time will be processed on the next Business Day. In addition, your plan may impose additional restrictions on investment transactions.

Investment Advice/Recommendations: Neither MetLife, nor any of its employees, Financial Services Representatives and agents, will provide investment recommendations or give investment advice of any kind in regard to your plan MFSP account. By signing the Enrollment Form, you confirm that no MetLife employee, Financial Services Representative or agent made any investment recommendations or gave any investment advice of any kind. If you're interested in asset allocation services, please ask your MetLife Financial Services Representative.

Prospectus: You have been provided a fund fact sheet or prospectus for each of the MFSP Funds available in your plan. If you allocate plan contributions or transfer any part of your plan account into a Fund for which you do not have an account balance, you will be provided a prospectus for that Fund. Whenever you want a prospectus (or any other disclosure information), please call your *MetLife Financial Services Representative*.

Mutual funds are offered by MetLife Securities, Inc., (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. Annuities are issued by MetLife Insurance Company USA, Charlotte, NC 28277 or Metropolitan Life Insurance Company (MLIC), New York, NY 10166. All are MetLife companies.

Insurance Product Compensation Disclosure Notice

MetLife and its affiliated insurance companies and broker-dealers are committed to helping you select an appropriate product based on your financial needs and stated investment objectives.

Your MetLife sales representative ("Representative") is an employee of a MetLife Company. Your Representative is authorized to offer and sell products to you that are either issued or distributed by Metropolitan Life Insurance Company or certain of MetLife's affiliated insurance companies, or offered through one of MetLife's affiliated entities that is registered as a broker-dealer with whom you have an account relationship (each, a "MetLife Company" and, together, the "MetLife Companies").* Products from the MetLife Companies include fixed life insurance and annuities, property, casualty, and health insurance, variable annuities, and variable life insurance ("MetLife Products"). Your Representative also may be authorized to offer you certain products, including insurance, annuities, and mutual funds, issued by companies other than the MetLife Companies ("non-MetLife products"). Your Representative acts on behalf of the MetLife Companies in connection with the offer and sale of MetLife Products to you. He or she acts on behalf of a company other than MetLife in connection with the sale of non-MetLife products. Your Representative also may service your mutual funds, securities or insurance products on behalf of the company issuing the product. Your Representative is compensated by a MetLife Company for sale, renewal and servicing of MetLife Products and certain authorized non-MetLife products. This compensation includes base commissions and other forms of compensation that may vary from product to product and by the amount of the purchase payment made by you. You should be aware that the amount of his or her compensation may increase in part based upon the relative amount of MetLife Products and certain non-MetLife products that he or she sells during a set period. He or she also is eligible for additional cash compensation (such as medical, retirement and other benefits) and non-cash compensation (such as conferences and sales support services) based on his or her sales of MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. Your Representative may also receive compensation for the sale, renewal and servicing of authorized non-MetLife products directly from the issuing company. In some instances, MetLife Companies may also pay for expenses incurred by Representatives in connection with events for clients and prospects, training and education opportunities, and other miscellaneous expenses. MetLife receives compensation for non-MetLife Products sold by your Representative. This compensation will vary based upon an agreement between a MetLife Company and the issuing company and may include a bonus feature or a marketing allowance, which may be used in some instances to offset expenses associated with conducting due diligence on the company and its products, and hosting training and education, or recognition, conferences. For residents of New York, if you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information from your Representative, independent broker or independent agent about the compensation he or she expects to receive as a result of the sale of a MetLife Product or non-MetLife product. Additionally, sales management is compensated for MetLife Products and approved non-MetLife Products that are sold by your Representative through MetLife. Generally, this compensation is aligned with that of your Representative, as noted above.

The services provided by your Representative may include:

- Discussing your current financial condition, goals and objectives;
- Gathering relevant financial information;
- Analyzing your financial situation (including among other things your needs, goals, risk tolerance, investment experience and time horizon) in order to determine appropriate strategies and recommendations of suitable investment or insurance products;
- Making recommendations regarding asset allocation;
- Making recommendations involving investment repositioning;
- Implementing these recommendations; and
- Reviewing your progress against your financial goals and objectives.

These services are **not** investment advisory or financial planning services subject to the Investment Advisors Act of 1940, as amended (the "Advisers Act"). If you are interested in such services, ask your

Representative. Either your Representative or another MetLife or New England Financial Representative may be able to provide investment advisory or financial planning services. Before receiving those services, however, you will be provided with an additional disclosure as required by the Advisers Act and enter into a separate written agreement regarding those services.

In addition to your Representative, certain independent brokers and agents sell products through an association with a MetLife or New England Financial sales office. They are compensated by a MetLife Company for the sale, renewal and servicing of MetLife Products. Those brokers and agents may receive increased compensation based upon the amount of MetLife Products sold during a set period. If you purchased your MetLife Product through the MetLife Auto & Home Group Insurance Program we may also pay an agent or broker representing the employer/organization participating in the Group Insurance Program for the sale and renewal of MetLife Products. We may also pay your employer or association or a third party acting on their or our behalf for the administration and service they provide related to the Group Insurance Program. Administration and services may include payroll administration.

*The following are the MetLife Companies whose products your Representative may be authorized to sell: Metropolitan Life Insurance Company, Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Metropolitan Lloyds Insurance Company of Texas, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Economy Premier Assurance Company, First MetLife Investors Insurance Company, MetLife Insurance Company USA, New England Life Insurance Company, General American Life Insurance Company and MetLife Securities, Inc. For more information, please refer to metlife.com.

Privacy Notice

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 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 Insurance Company USA**

**MetLife Securities, Inc.
MetLife Associates, LLC**

Business Continuity Plan Disclosure¹

MetLife, Inc. together with each of its subsidiaries and affiliates, including its broker dealer affiliates, (collectively "MetLife") is committed to safeguarding the interests of our clients and customers in the event of an emergency or significant business disruption ("SBD").

MetLife's comprehensive business continuity strategy is designed to enable MetLife to meet its existing obligations to its clients and customers in the event of an emergency or SBD by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all of MetLife's books and records, and allowing customers to transact business.

MetLife has a documented corporate policy requiring each Business Unit to develop a business continuity plan (hereinafter "Business Continuity Plan"). Pursuant to this policy, MetLife's I/T Risk and Business Recovery ("ITRBR") department has the full-time responsibility of coordinating the development, testing and maintenance of all MetLife Business Continuity Plans. ITRBR also manages contracts with recovery services vendors and is responsible for management reporting on all aspects of continuity. A formal process that includes a continuous review of internal controls enforces the corporate policy on continuity.

Business Continuity Plans have been developed, tested and approved by management for all MetLife business locations and production IT systems and applications. The plans reside in a common, best-of-breed database and are routinely updated by business units and ITRBR staff. The database is replicated between two sites that are several hundred miles apart. Business Impact Analyses are used to keep the Business Continuity Plans aligned with business requirements.

Recovery resources are identified in advance and are obtained from several sources. These resources exist either within MetLife's capabilities or are obtained from recovery services vendors under contract.

Local crisis management teams are in place in all MetLife locations. These local crisis teams are charged with recording and managing any potential or actual crisis at the site from the time a situation occurs to the resolution of the incident and resumption of normal business operations.

MetLife's Business Continuity Plans address advance preparations and actions to be taken in response to disruptions of various magnitudes. The Business Continuity Plans address the potential impact of varying levels of disruptions to MetLife employees, equipment, computer and telecommunications systems, and office facilities. While it is impossible to anticipate every type of disruption that could effect MetLife's businesses, examples of the incidents covered by the Business Continuity Plans include, but are not limited to, terrorists attacks, hurricanes, fires, bomb threats, earthquakes, public transportation strikes, IT disruptions and cyber-threats.

MetLife maintains back-up systems and power supplies that allow critical computer and telecommunications systems and facility functions to be maintained in the event of minor, local disruptions. The duration of the disruption will depend on the nature and extent of the emergency or SBD.

In the event of an SBD, where it is not possible to conduct business from one of MetLife's offices, the company has contracted with a recovery services vendor for use of a remote alternate site equipped with sufficient resources to support critical business operations. Telephone service would be re-routed to this site. MetLife's networks and major business applications are replicated daily in a different geographical location from the company's offices, enabling it to access these systems from the remote site should the local systems become unavailable. As required in the Business Continuity Plans, MetLife is generally prepared to restore critical business functionality at the alternate site no later than 48 hours after declaration of an SBD. Other employees have been designated to work from home during periods of major disruptions.

The MetLife's Business Continuity Plans are reviewed as necessary, and at least annually, to ensure they account for technology, business and regulatory changes, operations, structure or location. The Business Continuity Plans are subject to change, and material changes will be updated promptly on the MetLife public website and all affiliates' websites. You may obtain a current written copy of this notice by contacting a MetLife representative or writing to us at:

MetLife
One MetLife Plaza, Long Island City, New York 11101
Attn: Corporate Ethics and Compliance

¹ This disclosure is intended to comply with the rules promulgated by the Financial Industry Regulatory Authority ("FINRA").

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¹Source: LIMRA Not-For-Profit Report, First Quarter, 2015.



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Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

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