

HB&T METLIFE STABLE VALUE FUND # 29551 R2

June 30, 2010

Objective

The objective of the Stable Value Fund is to preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term. The fund announces its contract rate in advance of each quarter.

Investment

The fund will invest in a separate account comprised of fixed income securities such as US Governmental Agencies & Treasuries, mortgages, asset backed securities, corporate debt and cash equivalents. The fund seeks investment results that replicate the total performance, after fees and expenses, of the Barclays Capital US. Aggregate Bond Index.

*** Current contract rate of 2.50% will be allocated during the 3rd Qtr of 2010***

Separate Account Management

Metropolitan Life Insurance Company

Benchmark

Barclay's Capital US
Aggregate Bond Index Fund 100%

Fund Information (as of 06/30/09)

Average Quality AA1/AA2
Average Duration 4.57 Years

Sector Allocation

Mortgages 39%
US Treasuries 25%
Corporates 19%
Government Related 13%
Asset Backed 4%

This rate is calculated by taking the net yield of the MetLife Aggregate Bond Index separate account less trustee, contract, and amortized expenses.

MetLife Aggregate Bond Index Fund (Period ending 3/31/10)

Qtr	1year	3 years	5 years	Since Inception 4/1/03
1.67%	6.91%	6.38%	5.59%	4.90%

MetLife Credit Ratings

A.M. Best	A+ (Superior)
Fitch	AA (Very Strong)
Moody's Investors	Aa2 (Excellent)
Standard & Poor's	AA- (Very Strong)

Investor Class R2

Expense Ratio

95bps

CUSIP: 41023Q786

HB&T MetLife Stable Value Fund R2 is a Collective Investment Fund (CIF) created by the Hand Composite Employee Benefit Trust, and is administered by Hand Benefits & Trust Company, the trustee. The CIF is not a mutual fund. Its shares are not deposits of Hand Benefits & Trust Company and are not insured by the Federal Deposit Insurance Corporation or any other agency. The CIF is a security which has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Act of 1940.

The HB&T MetLife Stable Value Fund R2 is new and does not have actual performance data report. The account returns are for the MetLife Aggregate Bond Index separate account 378 adjusted for fund expenses. The performance quoted here does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing, including possible loss of principal. Before investing in any investment portfolio, the client and the financial professional should carefully consider client investment objectives, time horizon, risk tolerance, and fees.

