

# MetLife Stable Value Fund

## Group Annuity Contract 25554

December 31, 2007

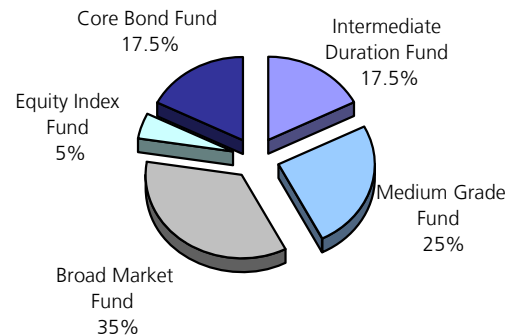
### OBJECTIVE

The MetLife Stable Value Fund provides a guarantee of both principal and interest for participant-initiated withdrawals.

### INVESTMENT MANAGEMENT

- BlackRock, Inc. - Broad Market Fund
- BlackRock, Inc. - Intermediate Duration Fund
- Loomis Sayles & Company, L.P. - Medium Grade Fund
- MetLife - Equity Index Fund
- Neuberger Berman - Core Bond Fund

### ALLOCATION BY FUND<sup>1</sup> (as of 12/31/07)



### FUND INFORMATION (as of 12/31/07)

Average Quality<sup>2</sup> AA  
 Average Duration 4.42 Years

- Intermediate Duration Fund
- Broad Market Fund
- Core Bond Fund
- Medium Grade Fund
- Equity Index Fund

### GUARANTEED CREDITED RATES (through 3/31/08)

2002			2003				2004				2005				2006				2007				2008
2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q				
5.05%	4.90%	4.30%	4.25%	4.00%	4.00%	4.20%	4.25%	4.05%	4.40%	4.10%	4.20%	4.35%	4.35%	4.25%	4.60%	4.65%	4.80%	4.80%	4.80%	4.60%	4.90%	4.85%	4.65%

### ANNUALIZED CREDITED RATES (through 12/31/07)

Year to Date	1 Year	3 Years	5 Years	Since Inception 8/10/2000
4.79%	4.79%	4.60%	4.42%	4.80%

### METLIFE STABLE VALUE OVERVIEW (as of 9/30/07)

Total MetLife Stable Value Assets<sup>3</sup> \$20.6 Billion  
 Met Managed GIC Assets \$14.3 Billion

### METLIFE CREDIT RATINGS<sup>4</sup>

Fitch<sup>5</sup> AA (Very Strong)  
 Standard & Poors<sup>6</sup> AA (Very Strong)  
 Moody's Investors<sup>7</sup> Aa2 (Excellent)  
 A.M. Best<sup>8</sup> A+ (Superior)

Footnotes & Disclosures:

- 1 Actual allocation.
- 2 The average credit quality applies to the fixed income portion of the Fund; the Equity Index portion of the Contract is excluded from this calculation.
- 3 Total Stable Value assets under management excludes MetLife Insurance Company of Connecticut's GICs and Alternatives.
- 4 As of 9/30/07.
- 5 A Fitch Ratings' Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance company and its capacity to meet senior obligations to policyholders and contract holders on a timely basis. AA (Very Strong) is the third highest rating on Fitch's 24-step ratings scale.
- 6 A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. The opinion is not specific to any particular policy or contract, nor does it address the suitability of a particular policy or contract for a specific purchase or purchaser. An S&P rating of AA is the second highest rating on this scale and indicates that the insurer has Very Strong financial security characteristics, differing only from those rated higher.
- 7 Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. The Aa2 rating is the third highest rating on this scale, and indicates that the company offers excellent financial security.
- 8 The objective of Best's Financial Strength Ratings is to provide an opinion as to the insurer's financial strength and ability to meet on-going obligations to policyholders. A+ (Superior) is the second highest rating on A.M. Best's Financial Strength Rating's Secure Scale.

**The Contract invests in the Separate Accounts of MetLife. The actual annual guaranteed rate that has been declared each quarter is shown above. These rates are net of all fees. There is no guarantee that future rates will be similar. Plan sponsors must approve the disclosure form prior to investing. Guarantees are subject to MetLife's financial strength and claims paying ability. Commingled Separate Accounts are available through group annuity contracts of Metropolitan Life Insurance Company, 200 Park Avenue New York, NY 10166.**