

Metropolitan Life Insurance Company ("MLIC")

Stable Value Account

Unified Trust (a division of American Trust Co.)

Group Annuity Contract 28161

Retirement & Income Solutions
As of December 31, 2022

OBJECTIVE

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

METLIFE, INC. STABLE VALUE OVERVIEW IN USD ^{1*}

Total Stable Value Assets 77.29 billion
MetLife, Inc. Separate Account GIC Assets 70.92 billion
*** As of 09/30/2022**

INVESTMENT MANAGEMENT

30% BlackRock Broad Market Fund
45% Goldman Sachs Intermediate Duration Bond Fund
25% MetLife Aggregate Bond Index Fund

MLIC FINANCIAL STRENGTH RATINGS ^{2*}

A.M. Best Company ^{3*}	A+ (Superior)
Fitch Ratings ^{4*}	AA- (Very Strong)
Moody's Investors Service ^{5*}	Aa3 (High Quality)
Standard & Poor's ^{6*}	AA- (Very Strong)

** Ratings apply to MLIC's financial strength and claims-paying ability as of October 21, 2022 and not the performance of any of its products. For current ratings information and a more complete analysis of the financial strength of MLIC, please go to www.metlife.com and click on "About MetLife", "Company Ratings."*

GUARANTEED CREDITING RATES ^{*}

ANNUALIZED CREDITING RATES

	Q1	Q2	Q3	Q4	Year To Date	1 Year	3 Years	5 Years	Since Inception ^{**}
2023	2.20%	-	-	-	1.98%	1.98%	2.06%	2.24%	3.31%
2022	1.90%	1.90%	2.05%	2.05%	-	-	-	-	-
2021	2.10%	1.85%	1.80%	1.85%	-	-	-	-	-
2020	2.50%	2.40%	2.20%	2.15%	-	-	-	-	-
2019	2.50%	2.55%	2.50%	2.55%	-	-	-	-	-
2018	2.40%	2.40%	2.50%	2.55%	-	-	-	-	-

**** Inception Date 6/25/2001**

*** Through 03/31/2023**

Information from American Trust Company, Trustee of the Stable Value Group Trust

*Annual Expense:

MetLife Contract Charge / Investment Management Fee	0.42%
Master Trustee Fee	0.25%
Total Annual Expense	0.67%

*Annual Expense is inclusive of trustee fees, service fees, advisor and sub-advisor fees, custodian fees, fund accountant fees, transfer agent fees, and audit fees but excludes interest, taxes, acquired fund fees and expenses, litigation, brokerage and extraordinary expenses.

Participant Initiated Withdrawals - Participants will receive the principal and accrued earnings (**Guaranteed Value**) credited to their accounts on withdrawal for allowed events. These events include transfers to other Plan investment options, and payments because of retirement, termination of employment, disability, death and in-service withdrawals as permitted by the Plan. A **Market Value Adjustment (MVA)** may be assessed for withdrawals that are not Participant Initiated. The assets backing the Contract are invested in one or more MetLife separate accounts. The Contract's **Market Value** equals the fluctuating value of the separate account assets backing the Contract. Market conditions change and sometimes the Contract's market value will be greater than the Contract's Guaranteed Value, and sometimes less. Withdrawals that are not Participant Initiated under the terms of your retirement plan will be paid at the lesser of the Contract's Guaranteed Value or Market Value. **If your retirement plan chooses to end its participation in the Group Trust, that withdrawal is not Participant Initiated and it will receive the lesser of the Guaranteed or Market Value, known as MVA.** Your administrator will advise you of the Guaranteed and Market Values applicable to your retirement plan under the terms of the Contract at that time.

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Footnotes & Disclosures:

- ¹ MetLife, Inc. Separate Account GIC Business is comprised of Met Managed GIC assets of 25.85 billion and Synthetic GIC assets of 45.07 billion. Met Managed GIC assets are managed by MetLife Investment Management, LLC and various subadvisors.
- ² MetLife, Inc. and its subsidiaries have obtained financial strength and/or credit ratings from various rating agencies. Insurer financial strength ratings represent the opinions of rating agencies regarding the ability of an insurance company to pay obligations under insurance policies and contracts in accordance with their terms, and are not evaluations directed toward the protection of investors in MetLife, Inc.'s securities. Credit ratings are opinions of each agency with respect to specific securities and contractual financial obligations and the issuer's ability and willingness to meet those obligations when due. Neither insurer financial strength nor credit ratings are statements of fact nor are they recommendations to purchase, hold or sell any security, contract or policy. Each rating should be evaluated independently of any other rating. For more information about a particular rating, or information about ratings of other MetLife companies, please visit the website of the relevant rating agency.
- ³ A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, business profile and enterprise risk management. The A+ rating is the second-highest rating on a 16-step scale and indicates that the company has a superior ability to meet its ongoing insurance obligations. Rating explanations can be found at www.ambest.com.
- ⁴ Fitch's Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization. The rating is assigned to the company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, such as guaranteed investment contracts. The AA- rating is the fourth-highest rating on a 19-step scale and indicates a very strong capacity to meet policyholder and contract obligations. Ratings explanations can be found at www.fitchratings.com.
- ⁵ A Moody's Insurance Financial Strength Rating is an opinion of the ability of insurance companies to pay punctually senior policyholder claims and obligations and also reflect the expected financial loss suffered in the event of default. The Aa3 rating is the fourth-highest rating on a 21-step scale, and indicates that the company offers high quality financial security and is subject to very low credit risk. Ratings explanations can be found at www.moodys.com.
- ⁶ A Standard & Poor's Insurer Financial Strength Rating is a forward-looking opinion about 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. This 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 purpose or purchaser. The AA- rating is the fourth highest rating on a 21-step scale and indicates that the insurer has very strong financial security characteristics, differing only slightly from those rated higher. Ratings explanations can be found at www.standardandpoors.com.

The Contract invests in the Separate Accounts of MLIC's. 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 MLIC financial strength and claims paying ability. Commingled Separate Accounts are available through group annuity contracts of MLIC, 200 Park Avenue New York, NY 10166.