

MetLife Retirement Plan & MetLife 401(k) Plan Qualification Notice

The MetLife Retirement Plan, formerly named the Metropolitan Life Retirement Plan for U.S. Employees; and the MetLife 401(k) Plan, formerly named the Savings and Investment Plan for Employees of Metropolitan Life and Participating Affiliates; (collectively, the “Plans”, and each a “Plan”) have received Determination Letters from the Internal Revenue Service (IRS) stating that the Plans have met the qualification requirements under section 401(a) of the provisions of the Internal Revenue Code of 1986. The administrative operations of the Plans are intended to comply with the terms of the Plan documents as well as applicable IRS and Department of Labor regulations.

This notice is made available to facilitate rollover distributions from either Plan.

For More Information

If you need additional information, access the *Your Retirement Benefits* Web site at <http://www.yourretirementbenefits.net/metlife> or call the MetLife Retirement Benefits Service Center toll-free at **1-800-677-5678**. MetLife Retirement Benefits Service Center Representatives are available between **8 a.m.** and **6 p.m.**, Eastern Time, Monday through Friday. The automated telephone system is available 24 hours a day Monday through Saturday and after **1 p.m.**, Eastern Time, on Sunday.