

**MetLife Guaranteed Fund  
For HSA Participants  
Alliance Benefit Group - GAC-29295**

The Guaranteed Account offers all participants a single fixed rate of return. The fund is a guarantee of principal and interest from MetLife.

***Who Should Invest***

The Guaranteed Account may be appropriate for investors seeking preservation of principal.

***Objective***

The Guaranteed Account's objective is to protect principal and offer fixed returns that compare favorably with the yields on money market funds. Interest on the fund compounds daily.

***Security of Principal & Interest***

Principal and interest are backed by the full faith and credit of Metropolitan Life Insurance Company, one of the world's largest and most respected financial services companies. As of December 31, 2006, MetLife received the following ratings from independent rating agencies:

– Fitch <sup>2</sup>	AA (Very Strong)	For claims-paying ability
– Standard & Poor's <sup>3</sup>	AA (Very Strong)	For claims-paying ability
– Moody's Investors <sup>4</sup>	Aa2 (Excellent)	For financial strength
– A.M. Best Company, Inc. <sup>5</sup>	A+ (Superior)	For financial condition and operating performance

***Stable Credited Rate***

The Guaranteed Account credited rate is **3.00 %** through 5/13/09. A new rate will be declared annually.

***Flexible Contributions & Withdrawals***

You can contribute to or make withdrawals from the Guaranteed Account at any time, as permitted by the plan. You can also transfer to other investment options as permitted by the plan.

***About MetLife***

Headquartered in New York City since 1868, Metropolitan Life Insurance Company is a leading provider of insurance and financial products and services to a broad spectrum of individual and group customers. The company provides insurance and investment products to approximately 9 million households in the U.S. In addition, the corporations and institutions that MetLife provides with group insurance and investment products have approximately 33 million employees and members. MetLife also has international insurance operations in 10 countries, with a focus on the Asia/Pacific region, Latin America and selected European countries. For more information about MetLife, please visit the company's Web site at [www.metlife.com](http://www.metlife.com).

<sup>1</sup> As of 12/31/2006.

<sup>2</sup> 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.

<sup>3</sup> 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. An S&P rating of AA is the third highest rating on its 21-step scale and indicates that the insurer has Very Strong financial security characteristics, differing only slightly from those rated higher.

<sup>4</sup> 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 its 21-step scale, and indicates that the company offers excellent financial security.

<sup>5</sup> Best's Financial Strength Ratings are opinions of an insurer's financial strength and ability to meet ongoing obligations to policyholders. A+ (Superior) is the second highest rating on A.M. Best's 16-step Financial Strength Ratings Scale.

Note: MetLife's credit ratings are not a relevant consideration when evaluating the separate accounts of an annuity contract.