

ANNUITIES | VARIABLE

# Universal Annuity



# MetLife



# preparing

to reach your retirement goals

# universal annuity

## Minimum Purchase Payments

Purchase Payments	IRA	Tax Sheltered Annuity/ Pension Profit Sharing Plans/ Deferred Compensation
Initial	\$1,000	\$20
Subsequent	\$100	\$20

We may terminate your contract if your account value is less than \$500 and no purchase payments have been received in three years.

## Maximum Issue Age

Age 80 or younger after effective date of contract (70½ years for qualified plan annuitants).

## Diversification

- Choose funding options with portfolios managed by a variety of well-known managers.
- Funding options designed to offer choice of investment styles and diverse asset class representation, including stocks, bonds, a money market and a Fixed Interest Account.

## Transfers

- Transfers among funding options at no additional cost. *Fixed Interest Account transfers have restrictions. See prospectus for details.*

## Access to Your Money<sup>1</sup>

- Systematic Withdrawal Program available.
- Full range of annuitization options.
- Loans may be available under certain qualified contracts.

## Beneficiary Protection Options<sup>2</sup>

If owner or annuitant is younger than 75, the Standard Death Benefit guarantees your beneficiary receives the greatest of:

- Total purchase payments
- Cash value of contract
- Maximum cash value at most recent fifth contract anniversary year (*less any withdrawals made since that anniversary before receipt of Due Proof of Death*)

If owner or annuitant is 75 or older, the Standard Death Benefit guarantees your beneficiary will receive:

- Cash value of contract only

Please note: The Standard Death Benefit guarantees are only available prior to Maturity Date and before Annuity Payments begin. All amounts will be reduced by any outstanding loans, prior withdrawals and any Premium Taxes due.

## Additional Features

- Dollar Cost Averaging Program (DCA)<sup>3</sup>
- Systematic Withdrawal Program
- Automatic Rebalancing Program<sup>3</sup>
- Managed Distribution Program

## Contract Fees and Expenses

- No front-end sales charges.
- 1.25% Mortality and Expense Risk Charge.
- Semi-Annual \$15 Contract Administrative Charge.
- Deferred Sales Charge (withdrawal charge) of 5% assessed against withdrawals of purchase payments within five years of payment into contract.
- Underlying fund investment management fees and expenses vary. See prospectus for details.

<sup>1</sup> Ordinary income taxes generally apply at withdrawal. Withdrawal charges may also apply. Withdrawals prior to age 59½ from a TSA or prior to age 70½ from a 457(b) (before separation of service) are generally prohibited. Where allowed, a 10% Federal income tax penalty generally applies, in addition to ordinary income taxes. Consult your tax advisor to determine whether an exception to these tax rules may apply.

<sup>2</sup> The Fixed Interest Account, death benefit(s), income options and any additional guarantees are based on the claims-paying ability and financial strength of MetLife Insurance Company of Connecticut.

<sup>3</sup> Dollar Cost Averaging Program and Automatic Rebalancing Program do not ensure profit or protect against loss in a declining market.

# universal annuity funding choices by asset class

*(Within each asset class, funding choices are listed in alphabetical order)*

## Fixed Interest Account

Fixed Interest Account guarantees are subject to the claims-paying ability and financial strength of MetLife Insurance Company of Connecticut, Bloomfield, CT

### Money Market

BlackRock Money Market Portfolio

### Government Bond

Western Asset Management U.S. Government Portfolio

### Aggregate Bond

Barclays Capital Aggregate Bond Index Portfolio<sup>I</sup>

BlackRock Bond Income Portfolio<sup>F</sup>

PIMCO Total Return Portfolio<sup>F,H,Z</sup>

### Multi-Sector Bond

Pioneer Strategic Income Portfolio<sup>F,H</sup>

Western Asset Management Strategic Bond

Opportunities Portfolio<sup>F,H</sup>

### Inflation-Protected Bond

PIMCO Inflation Protected Bond Portfolio<sup>F,H</sup>

### Moderate Allocation

BlackRock Diversified Portfolio<sup>H</sup>

Legg Mason Investment Counsel Variable

Social Awareness Portfolio<sup>F</sup>

MFS<sup>®</sup> Total Return Portfolio

### Global Allocation

Loomis Sayles Global Markets Portfolio<sup>F</sup>

### Large Cap Value

Fidelity VIP Equity-Income Portfolio<sup>F,H,Y</sup>

Legg Mason ClearBridge Variable Large

Cap Value Portfolio<sup>F,H</sup>

MFS<sup>®</sup> Value Portfolio

T. Rowe Price Large Cap Value Portfolio

Van Kampen Comstock Portfolio

### High Yield Bond

BlackRock High Yield Portfolio<sup>H</sup>

Fidelity VIP High Income Portfolio<sup>Y</sup>

Lord Abbett Bond Debenture Portfolio<sup>H</sup>

### Large Cap Blend

Batterymarch Growth and Income Portfolio

BlackRock Large Cap Core Portfolio

Fidelity VIP Contrafund<sup>®</sup> Portfolio<sup>F,Y</sup>

Legg Mason ClearBridge Variable Appreciation Portfolio<sup>C</sup>

Legg Mason ClearBridge Variable Fundamental

All Cap Value Portfolio<sup>C,F</sup>

MetLife Stock Index Portfolio<sup>I</sup>

Pioneer Fund Portfolio

### Global Equity

Oppenheimer Global Equity Portfolio<sup>F</sup>

### International Developed

Harris Oakmark International Portfolio<sup>F</sup>

Janus Aspen Overseas Portfolio<sup>F</sup>

MFS<sup>®</sup> Research International Portfolio<sup>F</sup>

Morgan Stanley EAFE<sup>®</sup> Index Portfolio<sup>F,I</sup>

Templeton Foreign Securities Fund<sup>F</sup>

### Large Cap Growth

BlackRock Legacy Large Cap Growth Portfolio

Janus Forty Portfolio<sup>D,F</sup>

Legg Mason ClearBridge Variable Aggressive

Growth Portfolio<sup>C</sup>

Legg Mason ClearBridge Variable Large Cap

Growth Portfolio<sup>F</sup>

Oppenheimer Capital Appreciation Portfolio<sup>C</sup>

T. Rowe Price Large Cap Growth Portfolio

### Mid Cap Blend

Lazard Mid Cap Portfolio<sup>H</sup>

MetLife Mid Cap Stock Index Portfolio<sup>C,I</sup>

### Real Estate

Clarion Global Real Estate Portfolio<sup>F,R</sup>

### Small Cap Value

Dreman Small Cap Value Portfolio<sup>C</sup>

Third Avenue Small Cap Value Portfolio<sup>C,F</sup>

### Small Cap Blend

Russell 2000<sup>®</sup> Index Portfolio<sup>C,I</sup>

### Mid Cap Growth

BlackRock Aggressive Growth Portfolio<sup>C</sup>

Fidelity VIP Mid Cap Portfolio<sup>C,Y</sup>

Franklin Small-Mid Cap Growth Securities Fund<sup>C</sup>

### Small Cap Growth

Invesco Small Cap Growth Portfolio<sup>C</sup>

Legg Mason ClearBridge Variable Small

Cap Growth Portfolio<sup>C</sup>

T. Rowe Price Small Cap Growth Portfolio<sup>C</sup>

### Emerging Markets

Templeton Developing Markets Securities Fund<sup>F</sup>

### Asset Allocation

MetLife Aggressive Strategy Portfolio<sup>AA</sup>

MetLife Conservative Allocation Portfolio<sup>AA</sup>

MetLife Conservative to Moderate Allocation Portfolio<sup>AA</sup>

MetLife Moderate Allocation Portfolio<sup>AA</sup>

MetLife Moderate to Aggressive Allocation Portfolio<sup>AA</sup>

SSgA Growth and Income ETF Portfolio<sup>AA</sup>

SSgA Growth ETF Portfolio<sup>AA</sup>

C Invests in stocks of small capitalization or mid capitalization companies. Such stocks may fluctuate in value more than stocks of large capitalization companies, and may perform poorly due to the issuers' limited product lines, markets, financial resources or management experience.

D This portfolio is non-diversified, which means that it invests in a limited number of stocks and is therefore subject to greater overall risk than diversified portfolios. Poor performance of a single security will generally have a more adverse impact on the return of a non-diversified portfolio than on a diversified portfolio, which would normally invest across a greater number of issuers.

F Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.

H Invests in high yield or "junk" bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest rates or other general market conditions, or to downturns in the issuers' companies or industries.

I Morgan Stanley sponsors the MSCI EAFE Index, Barclays Capital sponsors the Barclays Capital U.S. Aggregate Bond Index, Standard and Poor's sponsors the Standard & Poor's 500 Composite Stock Price Index and the Standard & Poor's MidCap 400 Composite Stock Index and Frank Russell Company sponsors the Russell 2000<sup>®</sup> Index (together referred to as "index sponsors"). The index sponsors have no responsibility for and do not participate in the management of Portfolio assets or sale of Portfolio shares. Each index and its associated trademarks and service marks are the exclusive property of the respective index sponsors. The Metropolitan Series Fund, Inc. Statement of Additional Information contains a more detailed description of the limited relationship the index sponsors have with Metropolitan Life Insurance Company and the Fund.

R Invests in Real Estate Investment Trusts (REITs), which attempt to profit from the rental and sale of real property or from real estate mortgages. REITs may suffer from declines in real estate values or changes in interest rates.

Y These funding choices are Fidelity Variable Insurance Products funds that are designed as investment vehicles for variable annuity and variable life insurance contracts of insurance companies. MetLife receives a fee from Fidelity for providing certain recordkeeping and administrative services. You are not responsible for these fees.

Z May invest in derivatives to obtain investment exposure, enhance return or protect the portfolio's assets from unfavorable shifts in the value or rate of underlying investments. Because of their complex nature, some derivatives may not perform as intended, can significantly increase the portfolio's exposure to the existing risks of the underlying investments and may be illiquid and difficult to value. As a result, the portfolio may not realize the anticipated benefits from a derivative it holds or it may realize losses. Derivative transactions may create investment leverage, which may increase the volatility and may require liquidation of securities when it may not be advantageous to do so.

AA Asset allocation portfolios are "fund-of-funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner's expenses would be lower. Diversification does not ensure a profit or protect against loss.

**An investment in the BlackRock Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Portfolio seeks to preserve the value of your investment at \$100 per share, it is possible to lose money by investing in the Portfolio.**

While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.

# preparing to reach your retirement goals

## Investment Performance Is Not Guaranteed.

Universal Annuity is a variable annuity and is offered by prospectus only, which is available from your registered representative. This material must be preceded or accompanied by a prospectus for the product. You should carefully consider the product's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. This and other information is available in the prospectus, which you should read carefully before investing. The account value is subject to market fluctuations so that, when annuitized or withdrawn, it may be worth more or less than its original value. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. Product availability and features may vary by state. All product guarantees are based on the claims-paying ability and financial strength of MetLife Insurance Company of Connecticut.

Like most annuity contracts, MetLife contracts contain surrender charges, termination provisions, holding periods, exclusions, limitations and terms for keeping them in force. See your MetLife of Connecticut representative for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% Federal income tax penalty. Withdrawals may be subject to withdrawal charges.

If purchasing this contract with before-tax dollars (either with a qualified plan annual contribution or with rollover amounts), you should understand that while this contract does not provide additional tax-deferral benefits, it does offer features such as a death benefit, payout options and other non-tax related benefits.

**Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance company products. You should seek advice based on your particular circumstances from an independent tax advisor.**

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Universal Annuity is a variable annuity issued by MetLife Insurance Company of Connecticut (MICC), 1300 Hall Boulevard, Bloomfield, CT 06002-2910, under the contract numbers for Individuals: LVA-10FPU-A, AZ: L-12743, CT: LVA-10FPU-ACT, GA: LVA-10FPU-A4, MN: L-14129, NJ: L-13922, PR: L-13975, WA: LVA-10FPU-A2, for Group Master: LVA-10FPG(U), MN: Master: L-22107 (Certificate standard), NJ: Master: L-13925 and for Group Certificate: LVA-FPGC(U), L-13928, WI: Master: L-11927. Not available in New York. Products are distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA), 5 Park Plaza, Suite 1900, Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (MSI) (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. MICC, MLIDC, and MSI are MetLife companies. May 2011

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

# MetLife

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