MetLife Resources

Introduction/History

MetLife's mission is to provide financial freedom for everyone. MetLife has a long history of providing defined contribution retirement plans to employees nationwide. MetLife and its family of companies:

- Have been a leading provider of employee retirement benefits since 1921
- Provide benefits to approximately 37 million employees and family members through their plan sponsors
- Have $30 billion in retirement plan assets

MetLife Resources (MLR) is a division of MetLife that specializes in providing retirement programs and other financial solutions to employers and employees in the education, health care, and nonprofit markets. MLR is dedicated to providing employees of The University of Texas System with personalized service to help them achieve a secure financial future.

Plan Highlights

MLR offers several choices and tools to help you meet your retirement needs. You can review the benefits of each retirement savings program and decide which is best for you. Your choices include a variable annuity–based program called Gold Track Select, a mutual fund–based program called Mutual Fund Select Portfolio, or a combination of the two.

- **Fully Liquid Fixed Account:** With both programs, you have access to a fully liquid fixed account, which means you can transfer your account balance to and from the fixed account without limitation. Additionally, the fixed account is guaranteed by the financial strength and claims-paying ability of MetLife.
- **Unlimited Transfers:** You can make unlimited transfers among all the investment options (some restrictions may apply).
- **Various Payout Options:** Once you are ready to receive your account balance, you have several payout options. You can take a lump sum, systematic withdrawal, or annuitize some or all of your account balance.

Individual Employee Consultations and Enrollments

MLR Financial Services Representatives are specially trained to provide personal service to help individuals meet their financial objectives. MLR Financial Services Representatives are available for a one-on-one consultation to assist you in determining your retirement needs and making retirement planning decisions. Please call 1-800-236-8489 to locate your local MetLife representative.

Accessing Account Information

You have access to your account virtually 24 hours a day via the Internet and our toll-free telephone service. Just log on to www.metlife.csplans.com or dial 1-877-WITH-MET (1-877-948-4638) to obtain account information, make transactions, and utilize online calculators. In addition, you can speak with a Client Service Representative, Monday through Friday, from 7:00 A.M. to 7:00 P.M. CT.

MetLife Resources Program Offerings

Mutual Fund Select Portfolio

The Mutual Fund Select Portfolio (MFSP) is a retirement savings program that is designed specially for health care, educational, governmental, and other nonprofit employers and their employees. It features:

- Mutual funds purchased at net asset value (NAV)
- Various payout options
- No administrative fees
- Unlimited transfers

Investment Options

With the MFSP, you may purchase mutual funds with no sales charges. All funds are purchased at NAV, which means that 100% of your contributions are deposited into your mutual fund selections. Other fees and expenses apply to continued investments and are described in the current prospectuses.

Asset Class	Name	Ticker
Guaranteed Fixed	Gold Track Select Fixed Account	N/A
Cash/Cash Equivalent	SSgA Money Market A	SSMXX
Intermediate-Term Bond	Morgan Stanley Institutional Fund Trust Core Plus Fixed Income Portfolio—Adviser Class	MFXAX
High Yield Bond	JPMorgan High Yield Bond Fund—Class A	OHYAX
Large Value	American Funds® Fundamental Investors℠—Class R4	RFNEX
Large Blend	Vanguard 500 Index Fund—Admiral Class	VFIAX
Large Growth	T. Rowe Price Growth Stock Fund—Class R	RRGSX
Mid Cap Value	Pioneer Mid-Cap Value A	PCGRX
Mid Cap Growth	Allianz CCM Mid Cap Fund—Administrative Class	PFMAX
Small Value	Columbia Small Cap Value I Fund—Class Z	CSCZX
Small Growth	Columbia Acorn USA Fund—Class Z	AUSAX
Foreign Large Blend	American Funds® EuroPacific Growth Fund®—Class R4	REREX
Target Date/Asset Allocation	T. Rowe Price Retirement 2010 Fund	RRTAX
	T. Rowe Price Retirement 2020 Fund	RRTBX
	T. Rowe Price Retirement 2030 Fund	RRTCX
	T. Rowe Price Retirement 2040 Fund	RRTDX

Please note that the State Street Global Markets Self Managed Account is available for the UTSaver Deferred Compensation Plan.

Fees and Expenses

There are no administrative fees associated with MFSP. However, mutual fund companies charge certain fees and expenses. Please see the prospectus(es) for more information.

Gold Track Select—a variable annuity

The Gold Track Select (GTS) Variable Annuity is a long-term financial vehicle that may suit your individual needs and overall retirement strategy. It features:

- Guaranteed death benefit
- Unlimited transfers
- Various payout options
- Automatic rebalancing

Investment Options

GTS offers 25 investment options plus a guaranteed Fixed Account. These options focus on diversification, performance, and investment management.

Fees & Expenses

The mortality and expense fee is 0.60%. Each funding option charges its own fees and expenses. Please see the prospectus for more information.

Enroll today

Enrolling is easy. You can do it yourself or enlist the help of one of the MetLife Financial Services Representatives.

- **Self-enroll:** To self-enroll, visit the UTRetirement Manager Web site and download the MetLife forms.
- **Need assistance?** Sign up for a one-on-one consultation with a MetLife Financial Services Representative. To locate your local MetLife representative, call 1-800-236-8489. MetLife representatives are available at all University of Texas institutions. They can help you with retirement income needs projections, asset allocation, paycheck analysis, and other retirement planning needs.

Gold Track Select is issued by MetLife Insurance Company of Connecticut, One City Place, Hartford, CT 06103-3415. MetLife Investors Distribution Company is the principal underwriter.

Mutual Fund Select Portfolio is offered through MetLife Securities, Inc., 200 Park Ave., New York, NY 10016. MetLife or its affiliates receive fees from the fund families for recordkeeping, distributions, and administrative services.

Variable annuities are subject to investment risk, including the possible loss of principal. The contract and the underlying fund prospectuses are available through your Registered Representative or by writing to the address above. They contain additional information regarding charges and expenses. Please read this information carefully before you invest. The fixed account is guaranteed by the financial strength and claims-paying ability of the issuing insurance company.

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