

# Metropolitan Life Insurance Company (MetLife)

## Fixed Account / Fixed Interest Account (Annuity)

### Asset Class

Cash Equivalent

### Objective

Seeks to avoid investment risk by obtaining a fixed interest rate guaranteed by the claims-paying ability and financial strength of MetLife.

### General Account Investments

The Fixed Account / Fixed Interest Account is guaranteed by MetLife. The Fixed Account / Fixed Interest Account is backed by MetLife's General Account which invests primarily in bonds, commercial, agricultural and real estate mortgages, real estate and corporate equities.

### MetLife General Account

Total Assets	\$339.0 Billion
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Total Liabilities	\$329.3 Billion
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This information is as of December 31, 2024

### Rate Information

MetLife will declare and guarantee an interest rate for each new contribution or purchase payment. Upon renewal, MetLife will declare a new interest rate for that contribution or purchase payment (and its accumulated earnings). The Fixed Account/Fixed Interest Account is guaranteed by MetLife and backed by the full faith and credit of MetLife's General Account.

### Company Ratings<sup>1</sup>

A.M. Best Company <sup>2</sup>	A+
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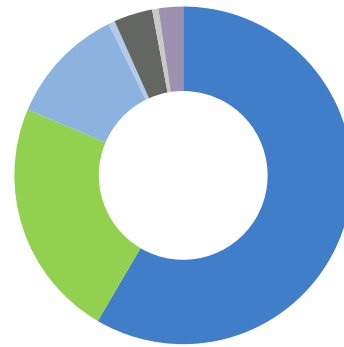
Moody's Investors Service <sup>3</sup>	Aa3
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Standard & Poor's <sup>4</sup>	AA-
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Fitch Ratings <sup>5</sup>	AA-
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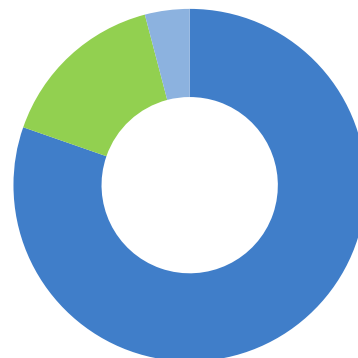
### Asset Allocation

Bonds	58.45%
Mortgages	22.92%
Miscellaneous Assets	11.35%
Corporate Equity	0.62%
Cash & Short-Term Investments	3.70%
Real Estate	0.61%
Policy Loans	2.35%



### Bond Quality Distribution

Bond Grade	%	\$
Aaa/Aa/A Bonds (Highest/High/Upper Medium Grade)	66.78%	\$85.7B
Baa Bonds (Medium Grade)	27.80%	\$35.7B
Ba (Low Grade)	4.20%	\$5.4B
B (Low Grade, Speculative)	0.98%	\$1.3B
Caa and Lower (Low Grade, Default Possible)	0.19%	\$249M
In/Near Default	0.05%	\$65M



Note: As of December 31, 2024 approximately 95% of MetLife's bond portfolio was investment grade.

1 Ratings apply to MetLife's financial strength and claims-paying ability as of February 10, 2025, 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](http://www.metlife.com) and click on "About Us," "[Company Ratings](#)."

2 A.M. Best Company's Financial Strength Rating is an independent opinion, based on a comprehensive quantitative and qualitative evaluation, of a company's balance sheet strength, operating performance and business profile. The A+ rating is the second highest rating on this 16-step scale and indicates that the company has Superior ability to meet its ongoing obligations to policyholders. Rating explanations can be found at [www.ambest.com](http://www.ambest.com).

3 Moody's Investors Service's Financial Strength Rating is an opinion of the ability of insurance companies to repay punctually senior policyholder claims and obligations. The Aa3 rating is the fourth highest rating on this 21-step scale, and indicates that the company offers excellent financial security. Ratings explanations can be found at [www.moodys.com](http://www.moodys.com).

4 Standard & Poor's 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. 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 this 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](http://www.standardandpoors.com).

5 Fitch Rating's 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 this 19-step scale and indicates a very strong capacity to meet policyholder and contract obligations on a timely basis. Ratings explanations can be found at [www.fitchratings.com](http://www.fitchratings.com).

Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

**Page 2 of 2. Not complete without both pages.**

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