

SUMMARY PROSPECTUS FOR NEW INVESTORS IN

Financial Freedom Account Variable Annuity Contracts Issued by Metropolitan Life Separate Account E of Metropolitan Life Insurance Company

This Summary Prospectus summarizes key features of the Financial Freedom Account Variable Annuity flexible contribution deferred variable annuity contracts (the “Deferred Annuities” or the “Contracts”) issued by Metropolitan Life Insurance Company (“Metropolitan Life”, “MetLife”, “we”, “our”, “us” or “the Company”).

Before You invest, You should also review the Prospectus for the Deferred Annuities which contains more information about the Deferred Annuities’ features, benefits, and risks. You can find this document and other information about the Deferred Annuities online at <https://dfinview.com/metlife/PUFT/MET000210>. You can also obtain this information at no cost by calling (833) 642-1008 or by sending an email request to us at RCG@metlife.com.

Additional information about certain investment products, including variable annuities, has been prepared by the Securities and Exchange Commission’s staff and is available at Investor.gov.

You may cancel your Contract within 10 days of receiving it without paying fees or penalties. In some states, this cancellation period may be longer. Upon cancellation, You will receive either a full refund of the amount You paid with your application or your total Contract Value. You should review this Prospectus, or consult with your investment professional, for additional information about the specific cancellation terms that apply. Not all Portfolios are available under all Contracts and You should ask your employer for a list of available Portfolios.

The Contract is a complex investment and involves risks, including potential loss of principal. The Contract is not a short-term investment and is not appropriate for an investor who needs ready access to cash. Withdrawals can result in surrender charges, taxes, and tax penalties, if applicable.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved these securities or determined if this Prospectus is truthful or complete. Any representation otherwise is a criminal offense. We do not guarantee how any of the Divisions or Portfolios will perform. Interests in the Separate Account, the Portfolios and the Fixed Interest Account are not deposits or obligations of, or insured or guaranteed by, the U.S. Government, any bank or other depository institution including the Federal Deposit Insurance Corporation (“FDIC”), the Federal Reserve Board or any other agency or entity or person. MetLife’s obligations under the Contract are subject to its financial strength and claims-paying ability.

The Deferred Annuities are not intended to be offered anywhere that they may not lawfully be offered and sold. MetLife has not authorized any information or representations about the Deferred Annuities other than the information in this Prospectus, supplements to the Prospectus or any supplemental sales material we authorize.



TABLE OF CONTENTS

OVERVIEW OF THE CONTRACT.	3
IMPORTANT INFORMATION YOU SHOULD CONSIDER ABOUT THE CONTRACT	5
BENEFITS AVAILABLE UNDER THE DEFERRED CONTRACT.	8
BUYING THE CONTRACT.	9
MAKING WITHDRAWALS: ACCESSING THE MONEY IN YOUR CONTRACT	11
Systematic Withdrawal Program.	12
ADDITIONAL INFORMATION ABOUT FEES	14
Appendix A Portfolio Companies Available Under The Contract	A-1

OVERVIEW OF THE CONTRACT

Purpose

The Contract is designed to provide long-term accumulation of assets through investments in a variety of investment options during the accumulation phase. It can supplement your retirement income by providing a stream of income payments during the payout phase. It also offers death benefits to protect your designated Beneficiaries and favorable tax treatment of insurance proceeds. This Contract may be appropriate if You have a long investment time horizon. It is not intended for people who may need to make early or frequent withdrawals or intend to engage in frequent trading in the Portfolios.

Phases of the Contract

Your Deferred Annuity has two phases: 1) an accumulation or “pay-in” phase; and 2) an income or “pay-out” phase.

1) Accumulation (Pay-in) Phase

To help You accumulate assets, You can invest your purchase payments in:

- Portfolios (mutual funds), each of which has its own investment strategies, investment advisers, expense ratios, and returns; and
- a Fixed Interest Account option, which offers a guaranteed interest rate during a selected period.

Additional information about each Portfolio including its fund type, advisers and any subadvisers as well as current expenses and certain performance information is included in Appendix A.

2) Income (Pay-out) Phase

You can elect to annuitize your Contract and turn your Account Value into a stream of income payments (sometimes called annuity payments) from MetLife, at which time the accumulation phase of the Contract ends. These payments may continue for a fixed period of years, for your entire life, or for the longer of a fixed period or your life. The payments may also be fixed or variable. Variable payments will vary based on the performance of the investment options You select.

Please note that if You annuitize, your investments will be converted to income payments and You may no longer be able to choose to withdraw money at will from your Contract. All benefits (including the death benefit) terminate upon annuitization.

Contract Features

Contract classes. The Contract has a single contract class with an Early Withdrawal Charge applicable to each amount allocated to the Fixed Interest Account less than 8 years before the date of the withdrawal.

Accessing your money. Until You annuitize, You have full access to your money. You can choose to withdraw your Contract Value at any time (although if You withdraw early, You may have to pay a Withdrawal Charge and/or income taxes, including a tax penalty if You are younger than age 59½).

Tax treatment. You can transfer money between investment options without tax implications. You are taxed only when: (1) You make a withdrawal; (2) You receive an income payment from the Contract; or (3) upon payment of a death benefit.



Death benefit. Your Contract includes a basic death benefit that will pay your designated Beneficiaries a benefit at the time of your death.

Automated investment strategies. At no additional charge, there is one automated investment strategy available to You to help You manage your money based on your risk tolerance and savings goals. If You terminate your participation in the automated investment strategy which has allocations to specific Divisions, You will remain invested in the same Divisions until You request allocations to different Divisions.

Systematic withdrawals. The Systematic Withdrawal feature available under certain Contracts allows the Contract Owner to have a portion of the Account Value withdrawn automatically at regularly scheduled intervals prior to annuitization.

Loans. We may administer loan programs made available through Plans or group arrangements for certain Deferred Annuities. Loans will incur a \$75 loan initiation fee and a \$50 annual maintenance fee per loan outstanding (these fees may be waived or reduced for certain Plans).

IMPORTANT INFORMATION YOU SHOULD CONSIDER ABOUT THE CONTRACT

FEES, EXPENSES, AND ADJUSTMENTS				LOCATION IN PROSPECTUS
Are There Charges or Adjustments for Early Withdrawals?	Yes. Withdrawal Charges are calculated as a percentage of amounts allocated to the Fixed Interest Account during the pay-in phase. A Withdrawal Charge of up to 7.00% may be assessed on any amounts withdrawn from the Fixed Interest Account that were allocated to the Fixed Interest Account less than 8 years before the date of the withdrawal. For example, if You allocate \$100,000 to the Fixed Interest Account and withdraw that money during the first year that it is allocated to the Fixed Interest Account, You will pay a Withdrawal Charge of \$7,000.			Fees
Are There Transaction Charges?	Yes. Loans will be charged an initial set-up fee and a loan maintenance fee (these fees may be waived or reduced for certain Plans). The Loan Initiation Fee is \$75. The Loan Maintenance Fee is \$50.			Fees
Are There Ongoing Fees and Expenses?	Yes. The table below describes the fees and expenses that You may pay <i>each year</i>, depending on the options You choose. Please refer to your Contract specifications page for information about the specific fees You will pay each year based on the options You have elected.			Fees
	Annual Fee		Minimum	Maximum
	Base Contract		0.95% ⁽¹⁾	0.95% ⁽¹⁾
	Investment options (Portfolio fees and expenses)		0.25% ⁽²⁾	1.28% ⁽²⁾
	⁽¹⁾ As a percentage of your Account Balance in the Separate Account. ⁽²⁾ As a percentage of average daily net assets of the Portfolio.			
	Because your Contract is customizable, the choices You make affect how much You will pay. To help understand the cost of owning your Contract, the following table shows the lowest and highest cost You could pay each year, based on current charges. This estimate assumes that You do not take withdrawals from the Contract, which could add Withdrawal Charges that substantially increase costs.			
	Lowest Annual Cost:		Highest Annual Cost:	
	\$1,137		\$2,019	
Assumes: - Investment of \$100,000 5% annual appreciation - Least expensive combination of Portfolio fees and expenses - No optional benefits - No sales charges - No additional purchase payments, transfers or withdrawals		Assumes: - Investment of \$100,000 5% annual appreciation - Most expensive combination of Portfolio fees and expenses - No sales charges - No additional purchase payments, transfers or withdrawals		

RISKS		LOCATION IN PROSPECTUS
Is There a Risk of Loss from Poor Performance?	Yes. You can lose money by investing in the Contract, including loss of principal.	Principal Risks of Investing in the Contract
Is this a Short-Term Investment?	No. This Contract is not a short-term investment and is not appropriate for an investor who needs ready access to cash. - Amounts withdrawn from the Contract may result in surrender charges, tax and tax penalties. - An Early Withdrawal Charge may apply if You withdraw amounts from the Fixed Interest Account that were allocated to the Fixed Interest Account less than 8 years before the date of the withdrawal. Withdrawal Charges will reduce the value of your Contract if You withdraw money during that time. - The benefits of tax deferral means that the Contract is more beneficial to investors with a long time horizon. - Earnings on your Contract are taxed at ordinary income tax rates when You withdraw them. You may also have to pay a penalty if You take a withdrawal before age 59½.	Principal Risks of Investing in the Contract
What Are the Risks Associated with the Investment Options?	- An investment in the Contract is subject to the risk of poor investment performance and can vary depending on the performance of the investment options available under the Contract (e.g., Portfolios). - Each investment option (including any Fixed Interest Account investment option) will have its own unique risks. - You should review these investment options before making an investment decision. - Subject to certain limitations, if your Account Value falls below the minimum Account Value or is not sufficient to pay the Contract charges, we may terminate your Contract.	Principal Risks of Investing in the Contract
What Are the Risks Related to the Insurance Company?	An investment in the Contract is subject to the risks related to the Company. Any obligations (including under the Fixed Interest Account), guarantees, or benefits, including any death benefit, are subject to the claims-paying ability of the Company, and our long term ability to make such payments, and are not guaranteed by any other party. MetLife is regulated as an insurance company under state law, which generally includes limits on the amount and type of investments in its general account. However, there is no guarantee that we will be able to meet our claims paying obligations; there are risks to purchasing any insurance product. More information about the Company, including its financial strength ratings, is available upon request or by visiting https://www.metlife.com/about-us/corporate-profile/ratings .	Principal Risks of Investing in the Contract

RESTRICTIONS		LOCATION IN PROSPECTUS
Are There Restrictions on the Investment Options?	Yes. We do not charge a fee for transfers of Account Value among Divisions or between the Divisions and the Fixed Interest Account. Some benefits impose restrictions and limitations on your choice of Portfolios. The restrictions and requirements could result in You missing out on some or all positive investment performance by certain Portfolios. This means your opportunity for investment gains may be limited. We may change these restrictions in the future. We reserve the right to add, remove or substitute Portfolios. The Company also has policies and procedures that attempt to detect and deter frequent transfers in situations where we determine there is a potential for arbitrage trading, and in those instances, there are additional limits that apply to transfers.	Transfers
Are There any Restrictions on Contract Benefits?	No.	
TAXES		LOCATION IN PROSPECTUS
What are the Contract's Tax Implications?	- You should consult with a tax professional to determine the tax implications of an investment in and purchase payments received under the Contract. - There is no additional tax benefit if You purchase the Contract through a tax-qualified plan or individual retirement account (IRA). - If your Contract was purchased through a tax-qualified plan or IRA, withdrawals will be subject to ordinary income tax. If your Contract is not tax-qualified, earnings on your Contract will be subject to ordinary income tax when You withdraw them. You may also have to pay a penalty if You take a withdrawal before age 59½.	Federal Tax Considerations
CONFLICTS OF INTEREST		LOCATION IN PROSPECTUS
How Are Investment Professionals Compensated?	Your investment professional may receive compensation for selling this Contract to You, both in the form of commissions and because MetLife may share the revenue it earns on this Contract with the professional's firm. This conflict of interest may influence your investment professional to recommend this Contract over another investment.	Certain Payments We Receive with Regard to the Portfolios
Should I Exchange My Contract?	Some investment professionals may have a financial incentive to offer You a new contract in place of the one You own. You should only exchange your Contract if You determine, after comparing the features, fees, and risks of both contracts, that it is better for You to purchase the new contract rather than continue to own your existing Contract.	Transfers

BENEFITS AVAILABLE UNDER THE DEFERRED CONTRACT

The following table summarizes information about the benefits available under the Contract:

Name of Benefit*	Purpose	Is Benefit Standard or Optional?	Maximum Fee	Brief Description of Restrictions/ Limitations
<i>Basic Death Benefit</i>	If You die during the pay-in phase, the Contract's Death benefit will not be less than the greatest of: (1) your Account Value; (2) your highest Account Value as of December 31 following the end of your fifth Contract Year and at the end of every other five year period. In any case, less any later partial withdrawals fees and charges; or (3) the total of all of your purchase payments less any partial withdrawals, fees and charges. In each case, we deduct the amount of any outstanding loans from the death benefit.	Standard	None	Withdrawals or loans could significantly reduce the benefit.
<i>The Equity Generator</i> ®	An amount equal to the interest earned in the Fixed Interest Account is transferred monthly to any one Division based on your selection.	Standard	None	- Benefit limits available investment options. - If your Fixed Interest Account Balance at the time of a scheduled transfer is zero, this strategy is automatically discontinued.

Name of Benefit*	Purpose	Is Benefit Standard or Optional?	Maximum Fee	Brief Description of Restrictions/ Limitations
<i>Systematic Withdrawal Program</i>	Automatically withdraws a specific dollar amount or a percentage of your Account Balance at a frequency of your choice each Contract Year.	Standard	None	• Not available in all states. • Income taxes, tax penalties and Withdrawal Charges may apply to your withdrawals. • Subject to our required minimums and administrative restrictions. • Not available in conjunction with any automated investment strategy.

* The availability of certain benefits may vary by employer and type of Annuity.

BUYING THE CONTRACT

Purchase Payments

There is no minimum purchase payment requirement. We can reject any purchase payment for any reason.

Unless limited by tax law, You may continue to make purchase payments while You receive Systematic Withdrawal Program payments unless your purchase payments are made through automatic payroll deduction, salary reduction or salary deduction.

Subject to your plan's rules, You may make purchase payments to your Deferred Annuity whenever You choose, up to the date You begin receiving payments from a Pay-Out Option.

In the case of TSA Deferred Annuity money being transferred from a fixed account of another insurance company where You did not have access to your money because the company was being rehabilitated or liquidated, we may add additional money to the amount transferred to us to reflect the earlier lack of access.

We will not issue the Deferred Annuity to You if You are age 80 or older or younger than age 18. We will not accept your purchase payments after your Contract maturity Date.

Allocation of Purchase Payments

You decide how your money is allocated among the Fixed Interest Account and the Divisions. You can change your allocations for future purchase payments. We will make allocation changes when we receive your request for a change. You may also specify an effective date for the change as long as it is within 30 days after we receive the request. Allocation of all purchase payments must be in whole dollar amounts or in full percentages. For example, You may not allocate 33 ⅓% of your purchase payment to any Division.

If You choose to make an allocation to the asset allocation Divisions with your initial purchase payment, 100% of your allocation to the investment choices must be to only one of the asset allocation Divisions. After the initial

purchase payment has been made, You may allocate subsequent purchase payments or make transfers from any asset allocation Division to any investment choice or to one or more of the asset allocation Divisions. We reserve the right to make certain changes to the Divisions.

Limits on Purchase Payments

Your ability to make purchase payments may be limited by:

- Federal tax laws;
- Our right to limit the total of your purchase payments to \$500,000 or \$1,000,000, depending on the tax market in which the Contract is sold. We may change the maximum by telling You in writing at least 90 days in advance;
- Regulatory requirements;
- Retirement, for certain Deferred Annuities. You may no longer make purchase payments if You retire;
- Leaving your job; and
- Receiving systematic termination payments (as described later).

The Value of Your Investment

We use the term “experience factor” to describe the investment performance for Division. We calculate Accumulation Unit Values once a day on every day the Exchange is open for trading. We call the time between two consecutive Accumulation Unit Value calculations the “Valuation Period.” We have the right to change the basis for the Valuation Period, on 30 days’ notice, as long as it is consistent with law. All purchase payments and transfers are valued as of the end of the Valuation Period during which the transaction occurred. The experience factor changes from Valuation Period to Valuation Period to reflect the upward or downward performance of the assets in the underlying Portfolios. The experience factor is calculated as of the end of each Valuation Period using the net asset value per share of the underlying Portfolio. The net asset value includes the per share amount of any dividend or capital gain distribution paid by the Portfolio during the current Valuation Period, and subtracts any per share charges for taxes and reserve for taxes. We then divide that amount by the net asset value per share as of the end of the last Valuation Period to obtain a factor that reflects investment performance. We then subtract a charge for each day in the Valuation Period which is the daily equivalent of the Separate Account charge.

Accumulation Units are credited to You when You make purchase payments or transfers into a Division. When You withdraw or transfer money from a Division, Accumulation Units are liquidated. We determine the number of Accumulation Units by dividing the amount of your purchase payment, transfer or withdrawal by the Accumulation Unit Value on the date of the transaction.

This is how we calculate the Accumulation Unit Value for each Division:

Step 1: First, we determine the change in investment performance (including any investment-related charge) for the underlying Portfolio from the previous trading day to the current trading day;

Step 2: Next, we subtract the daily equivalent of our insurance-related charge (general administrative expenses and mortality and expense risk charges) for each day since the last Accumulation Unit Value was calculated; and

Step 3: Finally, we multiply the previous Accumulation Unit Value by this result.

Examples

Calculating the Number of Accumulation Units

Assume You make a purchase payment of \$500 into one Division and that Division's Accumulation Unit Value is currently \$10.00. You would be credited with 50 Accumulation Units.

$$\frac{\$500}{\$10} = 50 \text{ Accumulation Units}$$

\$10

Calculating the Accumulation Unit Value

Assume yesterday's Accumulation Unit Value was \$10.00 and the number we calculate for today's investment experience (minus charges) for an underlying Portfolio is 1.05 (Step 1 and Step 2 described above). Today's Accumulation Unit Value is \$10.50 ($\$10.00 \times 1.05 = \10.50). The value of your \$500 investment is then \$525 ($50 \times \$10.50 = \525) (Step 3 described above).

However, assume that today's investment experience (minus charges) is 0.95 instead of 1.05. Today's Accumulation Unit Value is \$9.50 ($\$10.00 \times 0.95 = \9.50). The value of your \$500 investment is then \$475 ($50 \times \$9.50 = \475).

MAKING WITHDRAWALS: ACCESSING THE MONEY IN YOUR CONTRACT

Access To Your Money

You may withdraw either all or part of your Account Value from the Deferred Annuity. Other than those made through the Systematic Withdrawal Program, withdrawals must be at least \$500 (or the Account Value, if less). To process your request, we need the following information:

- The percentage or dollar amount of the withdrawal; and
- The Divisions (or Fixed Interest Account) from which You want the money to be withdrawn.

Your withdrawal may be subject to income taxes, tax penalties and Early Withdrawal Charges on amounts withdrawn from the Fixed Interest Account.

Generally, if You request, we will make payments directly to other investments on a tax-free basis. You may only do so if all applicable tax and state regulatory requirements are met and we receive all information necessary for us to make the payment. We may require You to use our original forms.

We may withhold payment of a withdrawal if any portion of those proceeds would be derived from your check that has not yet cleared (i.e., that could still be dishonored by your banking institution). We may use telephone, fax, internet or other means of communication to verify that payment from your check has been or will be collected. We will not delay payment longer than necessary for us to verify that payment has been or will be collected. You may avoid the possibility of delay in the disbursement of proceeds coming from a check that has not yet cleared by providing us with a certified check.

You may submit a written withdrawal request, which must be received at our Administrative Office on or before the date the pay-out phase begins, that indicates that the withdrawal should be processed as of the date the pay-out phase begins, in which case the request will be deemed to have been received on, and the withdrawal amount will be priced according to, the Accumulation Unit Value calculated as of the date the pay-out phase begins.

Account Reduction Loans

We may administer loan programs made available through plans or group arrangements for certain Deferred Annuities. If the loan is in default and has been reported to the IRS as income but not yet offset, loan repayments will be posted as after-tax contributions. Loan amounts will be taken from amounts that are vested according to your plan or group arrangement on a pro-rata basis from the source(s) of money the plan or group arrangement permits to be borrowed (e.g., money contributed to the plan or group arrangement through salary reduction, elective deferrals, direct transfers, direct rollovers and employer contributions), then on a pro-rata basis from each Division and the Fixed Interest Account in which You then have a balance consisting of these sources of money. Loan repayment amounts will be posted back to the original money sources used to make the loan, if the loan is in good standing at the time of repayment. Loan repayments will be allocated to the Divisions and the Fixed Interest Account in the same percentages as your current investment election for contributions. Loan repayment periods, repayment methods, interest rate, any restrictions on transfers or withdrawals from the Deferred Annuity, default procedures, tax reporting and permitted minimum and maximum loan amounts will be disclosed in the loan agreement documents. There may be initiation and maintenance fees associated with these loans.

Systematic Withdrawal Program

If we agree and if approved in your state, You may choose to automatically withdraw a specific dollar amount or a percentage of your Account Value each Contract Year. This amount is then paid in equal portions throughout the Contract Year, according to the time frame You select, e.g., monthly, quarterly, semi-annually or annually. Once the Systematic Withdrawal Program is initiated, the payments will automatically renew each Contract Year. Income taxes, tax penalties and Early Withdrawal Charges may apply to your withdrawals. Program payment amounts are subject to our required minimums and administrative restrictions. If You elect to receive payments through this program, You must have no loan outstanding from the Fixed Interest Account and You must either be 59½ years old or have left your job. Tax law generally prohibits withdrawals from TSA Deferred Annuities before You reach 59½. Your Account Value will be reduced by the amount of your Systematic Withdrawal Program payments and applicable Withdrawal Charges (unless You elect to have any applicable Withdrawal Charges deducted from Your Systematic Withdrawal Program payments). To determine if Early Withdrawal Charges apply, see “Early Withdrawal Charges” below. Payments under this program are not the same as income payments You would receive from a Deferred Annuity Pay-Out Option or under an Income Annuity. The Systematic Withdrawal Program is not available in conjunction with the Equity Generator.

If You elect to withdraw a dollar amount, we will pay You the same dollar amount each Contract Year. If You elect to withdraw a percentage of your Account Value, each Contract Year, we recalculate the amount You will receive based on your new Account Value.

If You do not provide us with your desired allocation, or there are insufficient amounts in the Divisions or the Fixed Interest Account that You selected, the payments will be taken out pro rata from the Fixed Interest Account and any Divisions in which You have an Account Value.

Calculating Your Payment Based on a Percentage Election for the First Contract Year You Elect the Systematic Withdrawal Program: If You choose to receive a percentage of your Account Value, we will determine the amount payable on the date these payments begin. When You first elect the program, we will pay this amount over the remainder of the Contract Year. For example, if You select to receive payments on a monthly basis with the percentage of your Account Value You request equaling \$12,000, and there are six months left in the Contract Year, we will pay You \$2,000 a month.



Calculating Your Payment for Subsequent Contract Years of the Systematic Withdrawal Program: For each subsequent year that your Systematic Withdrawal Program remains in effect, we will deduct from your Deferred Annuity and pay You over the Contract Year either the amount that You chose or an amount equal to the percentage of your Account Value You chose. For example, if You select to receive payments on a monthly basis, ask for a percentage and that percentage of your Account Value equals \$12,000 at the start of a Contract Year, we will pay You \$1,000 a month.

Selecting a Payment Date: You select a payment date (other than the 29th, 30th or 31st of the month) which becomes the date we make the withdrawal. We must receive your request in Good Order at least 10 days prior to the selected payment date. (If You would like to receive your Systematic Withdrawal Program payment on or about the first of the month, You should generally request payment by the 20th day of the previous month.) If we do not receive your request in time, we will make the payment the following month on the date You selected. If You do not select a payment date, we will automatically begin systematic withdrawals within 30 days after we receive your request. Changes in the dollar amount, percentage or timing of the payments can be made at any time. If You make any of these changes, we will treat your request as though You were starting a new Systematic Withdrawal Program. You may request to stop your Systematic Withdrawal Program at any time. We must receive any request in Good Order at our Administrative Office at least 30 days in advance.

Although we need your written authorization to begin this program, You may cancel this program at any time by telephone or by writing to us at our Administrative Office. We may also terminate your participation in the program, depending on your administrative platform, upon notification of your death.

Although Early Withdrawal Charges do not apply to Systematic Withdrawal Program payments from your Separate Account Value, Early Withdrawal Charges may apply to Systematic Withdrawal Program payments from your Fixed Interest Account Value unless an exception to this charge applies. For purposes of determining how much of the annual payment amount is exempt from this charge under the free withdrawal provision (discussed later), all payments from a Systematic Withdrawal Program in a Contract Year are characterized as a single lump sum withdrawal as of your first payment date in that Contract Year. When You first elect the program, we will calculate the percentage of your Account Value your Systematic Withdrawal Program payment represents based on your Account Value on the first Systematic Withdrawal Program payment date. For all subsequent Contract Years, we will calculate the percentage of your Account Value your Systematic Withdrawal Program payment represents based on your Account Value on the first Systematic Withdrawal Program payment date of that Contract Year. We will determine separately the Early Withdrawal Charge and any relevant factors (such as applicable exceptions) for each Systematic Withdrawal Program payment as of the date it is withdrawn from your Deferred Annuity.

Minimum Distribution

In order for You to comply with certain tax law provisions, You may be required to take money out of your Deferred Annuity. Rather than receiving your required minimum distribution in one annual lump-sum payment, You may request that we pay it to You in installments throughout the calendar year. However, we may require that You maintain a certain Account Value at the time You request these payments. You may not have a Systematic Withdrawal Program in effect if we pay your minimum required distribution in installments. We may terminate your participation in the program depending on your administrative platform upon notification of your death.

ADDITIONAL INFORMATION ABOUT FEES

The following tables describe the fees and expenses You will pay when buying, owning, and surrendering or making withdrawals from an investment option or from the Contract. Please refer to your Contract specifications page for information about the specific fees You will pay each year based on the options You have elected.

The first table describes the fees and expenses that You will pay at the time that You buy the Contract, surrender or make withdrawals from an investment option or from the Contract, or transfer Account Value between investment options. State premium taxes may also be deducted.

Transaction Fees

Withdrawal Charge ⁽¹⁾ (as a percentage of amounts withdrawn from the Fixed Interest Account during the pay-in phase)	7%
Loan Initiation Fee ⁽²⁾	\$75
Premium Tax Charges ⁽³⁾	3.50%

⁽¹⁾ An Early Withdrawal Charge of up to 7% may be imposed on withdrawals made from amounts allocated to the Fixed Interest Account. The Early Withdrawal Charges imposed depends on the Plan in which You participate. Please refer to your certificate for the Withdrawal Charges that would apply to You. No Early Withdrawal Charge is imposed on withdrawals from the Divisions of the Separate Account.

⁽²⁾ This fee may be waived or reduced for certain Plans.

⁽³⁾ Premium taxes, if applicable, depend on the Contract You purchased and state and range from 0% to 3.50% of Account Value (or, if applicable, purchase payments).

The next table describes the fees and expenses that You will pay *each year* during the time that You own the Contract (not including Portfolio fees and expenses).

Annual Contract Expenses

Base Contract Expenses ⁽¹⁾ (as a percentage of your average Account Value in the Separate Account)	0.95%
Annual Loan Maintenance Fee (per loan outstanding) ⁽²⁾	\$50

⁽¹⁾ Pursuant to the terms of the Contract, our total Base Contract Expenses will not exceed 0.95% of your average balance in the Divisions.

⁽²⁾ The fee may be waived or reduced for certain Plans. The loan maintenance fee is paid on a quarterly basis at the end of each quarter on a pro-rata basis from the Divisions and the Fixed Interest Account in which You then have a balance.

The next table shows the minimum and maximum total operating expenses charged by the Portfolios that You may pay periodically during the time that You own the Contract. Expenses may change over time and may be higher or lower in the future. A complete list of Portfolios available under the Contract, including their annual expenses, may be found in “Appendix A - Investment Options Available Under the Contract” at the back of this Prospectus.

Annual Portfolio Expenses

	Minimum	Maximum
Annual Portfolio Expenses (as a percentage of daily net assets) Expenses that are deducted from Portfolio Company assets, including management fees, distribution and/or service (12b-1) fees, and other expenses	0.25%	1.28%

Example

This example is intended to help You compare the cost of investing in the Divisions with the cost of investing in other variable annuity contracts. These costs include the Transaction Fees, the Annual Contract Expenses and the Annual Portfolio Company Expenses.

This example assumes all Account Value is allocated to the Divisions. Your costs could differ from those shown below if You invest in the Fixed Interest Account. This example shows the dollar amount of expenses that You would bear directly or indirectly on a \$100,000 investment in the Separate Account of the Contract for the time periods indicated. Your actual costs may be higher or lower.

Assumptions:

- You bear the Minimum or Maximum Annual Portfolio Company Expenses (without reimbursement and/or waiver of expenses);
- There is a maximum Separate Account charge of 0.95%; and
- The underlying Portfolio earns a 5% annual return.

Based on these assumptions, your charges would be:

Example

	1 Year	3 Years	5 Years	10 Years
If You surrender, annuitize or do not surrender your Contract at the end of the applicable time period				
Maximum	\$2,230	\$6,878	\$11,787	\$25,298
Minimum	\$1,200	\$3,739	\$ 6,475	\$14,276

IMPORTANT TERMS YOU SHOULD KNOW

Account Value, Account Balance or Contract Value — When You purchase a Deferred Annuity, an account is set up for You. Your Account Value (also referred to as Account Balance or Contract Value) is the total amount of money in your Deferred Annuity including money in the Divisions of the Separate Account and the Fixed Interest Account.

Accumulation Unit Value — With a Deferred Annuity, money paid-in or transferred into a Division of the Separate Account is credited to You in the form of Accumulation Units. Accumulation Units are established for each Division. We determine the value of these Accumulation Units as of the close of the Exchange each day the Exchange is open for regular trading. The Exchange usually closes at 4 p.m. Eastern Time but may close earlier or later. The values increase or decrease based on the investment performance of the corresponding underlying Portfolios. In addition to the investment performance of the Portfolios, the deduction of the Separate Account charge also affects a Division's Accumulation Unit Value.

Administrative Office — Our Administrative Office varies based on the type of service request or transaction that You are making. The most recent correspondence or quarterly statement sent to You will have the address and telephone number that You can use to contact us for specific transactions and requests. We will notify You if there are changes to this information.

Annuitant — The natural person whose life is the measure for determining the duration and the dollar amount of income payments, sometimes referred to as the measuring life.

Annuity Unit Value — With a variable Pay-Out Option, the money paid-in or reallocated into a Division of the Separate Account is held in the form of Annuity Units. Annuity Units are established for each Division. We determine the value of these Annuity Units as of the close of the Exchange each day the Exchange is open for regular trading. The Exchange usually closes at 4 p.m. Eastern Time but may close earlier or later. The values increase or decrease based on the investment performance of the corresponding underlying Portfolios, the experience factor for the current valuation period, the daily AIR and the Separate Account charge.

Assumed Investment Return (AIR) — Under an Income Annuity or variable Pay-Out Option, the AIR is the assumed percentage rate of return used to determine the amount of the first variable income payment. The AIR is also the benchmark that is used to calculate the investment performance of a given Division to determine all subsequent payments to You.

Beneficiary — The person or persons who receive a benefit, including continuing payments or a lump sum payment, in the event the Contract Owner or the Annuitant, as applicable, dies.

Contract — A Contract is the legal agreement between You and MetLife or between MetLife and the employer, plan trustee or other entity, or the certificate issued to You under a group annuity Contract. The Contract contains relevant provisions of your Deferred Annuity or Income Annuity.

Contract Year — Generally, the Contract Year for a Deferred Annuity is the period ending on the last day of the month in which the anniversary of when we issued the annuity occurs and each following 12-month period. However, depending on underwriting and plan requirements, the first Contract Year may range from the initial three to fifteen months after the Deferred Annuity is issued.

Contract Owner — The person(s) or entity entitled to ownership rights under this Contract.

Deferred Annuity — This term is used throughout this Prospectus when we are referring to Financial Freedom Account Contracts for flexible contribution deferred variable annuities.

Divisions — Divisions are subdivisions of the Separate Account. When You allocate a purchase payment, transfer money or make reallocations of your Account Balance to a Division, the Division purchases shares of a Portfolio (with the same name).

Early Withdrawal Charge or Withdrawal Charge — The Early Withdrawal Charge is a charge that may apply if You withdraw amounts from the Fixed Interest Account that were allocated to the Fixed Interest Account less than 8 years before the date of the withdrawal. This charge is often referred to as a deferred sales load or back-end sales load.

Exchange — In this Prospectus, the New York Stock Exchange is referred to as the “Exchange.”

Free Look — You may cancel your Contract within a certain time period. This is known as a “Free Look.” We must receive your request to cancel in writing by the appropriate day in your state, which varies from state to state. The time period may also vary depending on your age and whether You purchased your Contract from us directly, through the mail or with money from another annuity or life insurance policy. Depending on state law, we may refund (i) all of your purchase payments (and any interest credited by the Fixed Interest Account, if applicable) or (ii) your Account Value as of the date your refund request is received at our Administrative Office in Good Order (this means You bear the risk of any decline in the value of your Contract due to the performance of the Divisions during the Free Look period).

Good Order — A request or transaction generally is considered in “Good Order” if it complies with our administrative procedures, and the required information is complete and accurate. A request or transaction may be rejected or delayed if not in Good Order. Good Order generally means the actual receipt by us of the instructions relating to the requested transaction in writing (or, when permitted, by telephone, facsimile (also referred to as “fax”), email or internet) along with all forms, information and supporting legal documentation necessary to effect the transaction. This information and documentation generally includes to the extent applicable to the transaction: your completed application; your Contract number; the transaction amount (in dollars or percentage terms); the names and allocations to and/or from the Divisions affected by the requested transaction; the signatures of all Contract Owners (exactly as indicated on the Contract), if necessary; Social Security Number or Tax I.D.; and any other information or supporting documentation that we may require, including any spousal consents. With respect to purchase payments, Good Order also generally includes receipt by us of sufficient funds to effect the purchase. We may, in our sole discretion, determine whether any particular transaction request is in Good Order, and we reserve the right to change or waive any Good Order requirement at any time. If You have any questions, You should contact us or your sales representative (where applicable) before submitting the form or request.

Income Annuity — An annuity where the pay-out phase begins within 12 months after the date the Contract is issued.

MetLife — MetLife is Metropolitan Life Insurance Company, which is the company that issues the Deferred Annuities and Income Annuities. Throughout this Prospectus, MetLife is also referred to as the “Company,” “we,” “us” or “our.”

Pay-out Options/Income Options — These are options that You may elect when You convert your Contract into a regular stream of income after your “pay-in” or “accumulation” phase. The pay-out phase is often referred to as either “annuitizing” your Contract or taking an income annuity.



Separate Account — Metropolitan Life Separate Account E (“Separate Account”) is an investment account. All assets contributed to Divisions under the Deferred Annuities and Income Annuities are pooled in the Separate Account and maintained for the benefit of investors in Deferred Annuities and Income Annuities.

Variable Annuity — An annuity with respect to which returns/income payments are based upon the performance of investments such as stocks and bonds held by one or more underlying Portfolios. You assume the investment risk for any amounts allocated to the Divisions in a Variable Annuity.

You — In this Prospectus, depending on the context, “You” may mean either the owner of the Deferred Annuity or Income Annuity, the Annuitant under an Income Annuity or the participant or Annuitant under certain group arrangements. In cases where we are referring to giving instructions or making payments to us for annuities funding certain 403(a), 401(k) and 401(a) plans and Tax Sheltered Annuities (“TSAs”) under which the employer retains certain rights, “You” means the trustee or employer. Under annuities funding certain 403(a), 401(k), 401(a) plans and TSAs where the participant or Annuitant is allowed to choose among investment choices, “You” means the participant or Annuitant who is giving us instructions about the investment choices. In connection with a 403(b) plan termination, as of the date of the Contract or cash distribution under such distribution, “You” means the participant who has received such Contract or cash distribution. The terms “TSA” and “403(b)” are synonymous wherever they appear in this Prospectus and Statement of Additional Information.

Appendix A Portfolio Companies Available Under The Contract

The following is a list of Portfolios available. More information about the Portfolios is available in the prospectuses for the Portfolios, which may be amended from time to time and can be found online at <https://dfinview.com/metlife/PUFT/MET000210>. You can also request this information at no cost by calling (833) 642-1008, by sending an email request to RCG@metlife.com, or through your registered representative. Depending on the optional benefits you choose, you may not be able to invest in certain Portfolio Companies. If your annuity was issued in connection with an employer plan, not all Portfolios are available under all Contracts and you should ask your employer for a list of available Portfolios.

The current expenses and performance information below reflects fees and expenses of the Portfolios, but do not reflect the other fees and expenses that your Contract may charge. Expenses would be higher and performance would be lower if these other charges were included. Each Portfolio Company's past performance is not necessarily an indication of future performance.

FUND TYPE	PORTFOLIO AND ADVISER/SUBADVISER	CURRENT EXPENSES	AVERAGE ANNUAL TOTAL RETURNS (as of 12/31/2025)		
			1 YEAR	5 YEAR	10 YEAR
US Equity	American Funds Growth Fund - Class 2 Capital Research and Management Company SM	0.58%	20.24%	13.37%	17.97%
US Equity	American Funds Growth-Income Fund - Class 2 Capital Research and Management Company SM	0.53%	18.06%	13.90%	13.92%
Global Equity	American Funds SMALLCAP World Fund ^{®*††} - Class 2 Capital Research and Management Company SM	0.90%	14.64%	0.49%	7.23%
US Fixed Income	American Funds The Bond Fund of America* - Class 2 Capital Research and Management Company SM	0.47%	7.26%	-0.14%	2.36%
Allocation	American Funds [®] Aggressive Allocation Portfolio - Class C Brighthouse Investment Advisers, LLC	0.99%	19.90%	9.30%	10.88%
Allocation	American Funds [®] Balanced Allocation Portfolio - Class C Brighthouse Investment Advisers, LLC	0.96%	17.02%	7.26%	8.99%
Allocation	American Funds [®] Moderate Allocation Portfolio - Class C Brighthouse Investment Advisers, LLC	0.95%	14.46%	5.71%	7.30%
International Equity	Baillie Gifford International Stock Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Baillie Gifford Overseas Limited	0.74%	19.31%	0.96%	7.62%
US Fixed Income	BlackRock Bond Income Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: BlackRock Advisors, LLC	0.38%	7.95%	-0.17%	2.38%
US Equity	BlackRock Capital Appreciation Portfolio* - Class E Brighthouse Investment Advisers, LLC Subadviser: BlackRock Advisors, LLC	0.71%	13.02%	10.90%	15.63%

FUND TYPE	PORTFOLIO AND ADVISER/SUBADVISED	CURRENT EXPENSES	AVERAGE ANNUAL TOTAL RETURNS (as of 12/31/2025)		
			1 YEAR	5 YEAR	10 YEAR
Allocation	Brighthouse Asset Allocation 100 Portfolio - Class A Brighthouse Investment Advisers, LLC	0.71%	17.41%	8.91%	10.97%
Allocation	Brighthouse Asset Allocation 20 Portfolio* - Class A Brighthouse Investment Advisers, LLC	0.68%	9.47%	2.32%	4.22%
Allocation	Brighthouse Asset Allocation 40 Portfolio - Class A Brighthouse Investment Advisers, LLC	0.66%	11.75%	4.10%	5.95%
Allocation	Brighthouse Asset Allocation 60 Portfolio - Class A Brighthouse Investment Advisers, LLC	0.66%	13.96%	5.80%	7.73%
Allocation	Brighthouse Asset Allocation 80 Portfolio - Class A Brighthouse Investment Advisers, LLC	0.68%	15.91%	7.42%	9.49%
US Equity	Brighthouse/Artisan Mid Cap Value Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Artisan Partners Limited Partnership	0.78%	1.82%	7.04%	8.32%
US Fixed Income	Brighthouse/Franklin Low Duration Total Return Portfolio* - Class B Brighthouse Investment Advisers, LLC Subadviser: Franklin Advisers, Inc.	0.75%	5.25%	2.14%	2.23%
Allocation	Brighthouse/Wellington Balanced Portfolio - Class A Brighthouse Investment Advisers, LLC Subadviser: Wellington Management Company LLP	0.52%	12.67%	7.45%	9.41%
US Equity	Brighthouse/Wellington Core Equity Opportunities Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Wellington Management Company LLP	0.62%	7.83%	8.29%	10.73%
US Equity	Brighthouse/Wellington Large Cap Research Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Wellington Management Company LLP	0.54%	15.91%	12.30%	13.62%
Sector	CBRE Global Real Estate Portfolio* - Class E Brighthouse Investment Advisers, LLC Subadviser: CBRE Investment Management Listed Real Assets LLC	0.81%	6.94%	4.15%	4.06%
US Equity	Equity-Income Portfolio - Initial Class Fidelity Management & Research Company LLC	0.46%	19.02%	12.51%	11.60%
Target Date	Freedom 2020 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.69%	12.99%	4.57%	7.11%
Target Date	Freedom 2025 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.71%	14.23%	5.25%	7.75%
Target Date	Freedom 2030 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.74%	15.16%	5.98%	8.61%

FUND TYPE	PORTFOLIO AND ADVISER/SUBADVISED	CURRENT EXPENSES	AVERAGE ANNUAL TOTAL RETURNS (as of 12/31/2025)		
			1 YEAR	5 YEAR	10 YEAR
Target Date	Freedom 2035 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.78%	16.42%	7.28%	9.72%
Target Date	Freedom 2040 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.82%	18.44%	8.73%	10.59%
Target Date	Freedom 2045 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.85%	19.53%	9.16%	10.82%
Target Date	Freedom 2050 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.85%	19.50%	9.15%	10.81%
Target Date	Freedom 2055 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.85%	19.53%	9.16%	—
Target Date	Freedom 2060 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.85%	19.53%	9.17%	—
Target Date	Freedom 2065 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.85%	19.52%	9.16%	—
Target Date	Freedom 2070 Portfolio - Service Class 2 Fidelity Management & Research Company LLC	0.85%	19.59%	—	—
US Equity	Frontier Mid Cap Growth Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Frontier Capital Management Company, LLC	0.69%	5.16%	3.79%	10.15%
US Fixed Income	Government Money Market Portfolio - Initial Class Fidelity Management & Research Company LLC	0.25%	4.13%	3.10%	2.03%
US Equity	Growth Portfolio - Initial Class Fidelity Management & Research Company LLC	0.55%	14.92%	13.70%	17.45%
International Equity	Harris Oakmark International Portfolio* - Class E Brighthouse Investment Advisers, LLC Subadviser: Harris Associates L.P.	0.87%	32.98%	6.56%	6.84%
Global Equity	Invesco Global Equity Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Invesco Advisers, Inc.	0.58%	15.88%	7.56%	11.28%
US Equity	Invesco Small Cap Growth Portfolio* - Class E Brighthouse Investment Advisers, LLC Subadviser: Invesco Advisers, Inc.	0.89%	5.93%	-0.81%	9.11%
US Fixed Income	Investment Grade Bond Portfolio - Initial Class Fidelity Management & Research Company LLC	0.37%	7.22%	0.02%	2.71%
US Equity	Jennison Growth Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Jennison Associates LLC	0.54%	14.04%	10.28%	16.71%
Allocation	Loomis Sayles Global Allocation Portfolio* - Class B Brighthouse Investment Advisers, LLC Subadviser: Loomis, Sayles & Company, L.P.	1.04%	12.59%	6.25%	9.22%
US Equity	Loomis Sayles Growth Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Loomis, Sayles & Company, L.P.	0.55%	15.21%	15.06%	14.19%
US Equity	Loomis Sayles Small Cap Core Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Loomis, Sayles & Company, L.P.	0.90%	5.29%	7.44%	9.43%

FUND TYPE	PORTFOLIO AND ADVISER/SUBADVISER	CURRENT EXPENSES	AVERAGE ANNUAL TOTAL RETURNS (as of 12/31/2025)		
			1 YEAR	5 YEAR	10 YEAR
US Equity	Loomis Sayles Small Cap Growth Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Loomis, Sayles & Company, L.P.	0.89%	4.03%	2.54%	10.12%
US Fixed Income	MetLife Aggregate Bond Index Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: MetLife Investment Management, LLC	0.26%	7.04%	-0.64%	1.75%
US Equity	MetLife Mid Cap Stock Index Portfolio - Class A Brighthouse Investment Advisers, LLC Subadviser: MetLife Investment Management, LLC	0.30%	7.19%	8.81%	10.43%
International Equity	MetLife MSCI EAFE [®] Index Portfolio - Class A Brighthouse Investment Advisers, LLC Subadviser: MetLife Investment Management, LLC	0.37%	31.02%	8.62%	8.04%
US Equity	MetLife Russell 2000 [®] Index Portfolio - Class A Brighthouse Investment Advisers, LLC Subadviser: MetLife Investment Management, LLC	0.30%	12.66%	5.99%	9.55%
US Equity	MetLife Stock Index Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: MetLife Investment Management, LLC	0.27%	17.59%	14.13%	14.53%
International Equity	MFS [®] Research International Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Massachusetts Financial Services Company	0.56%	22.72%	5.80%	7.83%
Allocation	MFS [®] Total Return Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Massachusetts Financial Services Company	0.62%	11.11%	6.42%	7.65%
US Equity	MFS [®] Value Portfolio* - Class E Brighthouse Investment Advisers, LLC Subadviser: Massachusetts Financial Services Company	0.73%	13.11%	9.95%	10.10%
US Equity	Morgan Stanley Discovery Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Morgan Stanley Investment Management Inc.	0.65%	13.55%	-5.58%	14.29%
US Equity	Neuberger Berman Genesis Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Neuberger Berman Investment Advisers LLC	0.81%	-4.57%	2.86%	9.12%
US Fixed Income	PIMCO Inflation Protected Bond Portfolio - Class E Brighthouse Investment Advisers, LLC Subadviser: Pacific Investment Management Company LLC	1.28%	7.84%	1.26%	3.19%

FUND TYPE	PORTFOLIO AND ADVISER/SUBADVISER	CURRENT EXPENSES	AVERAGE ANNUAL TOTAL RETURNS (as of 12/31/2025)		
			1 YEAR	5 YEAR	10 YEAR
US Fixed Income	PIMCO Total Return Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Pacific Investment Management Company LLC	0.58%	9.21%	0.19%	2.55%
Allocation	State Street Moderate ETF Portfolio - Class E (formerly known as SSGA Growth and Income ETF Portfolio - Class E) Brighthouse Investment Advisers, LLC Subadviser: SSGA Funds Management, Inc.	0.65%	16.93%	7.30%	7.96%
Allocation	State Street Moderately Aggressive ETF Portfolio - Class E (formerly known as SSGA Growth ETF Portfolio - Class E) Brighthouse Investment Advisers, LLC Subadviser: SSGA Funds Management, Inc.	0.68%	19.29%	9.11%	9.41%
US Equity	T. Rowe Price Large Cap Growth Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: T. Rowe Price Associates, Inc.	0.56%	15.70%	9.64%	14.39%
US Equity	T. Rowe Price Mid Cap Growth Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: T. Rowe Price Associates, Inc. is the subadviser T. Rowe Price Investment Management, Inc. is the sub-subadviser	0.70%	3.75%	4.08%	10.05%
US Equity	T. Rowe Price Small Cap Growth Portfolio - Class A Brighthouse Investment Advisers, LLC Subadviser: T. Rowe Price Associates, Inc.	0.51%	10.30%	5.75%	10.88%
US Equity	Victory Sycamore Mid Cap Value Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Victory Capital Management, Inc.	0.60%	2.51%	9.90%	9.86%
US Fixed Income	Western Asset Management Strategic Bond Opportunities Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Western Asset Management Company, LLC	0.57%	9.07%	1.42%	4.03%
US Fixed Income	Western Asset Management U.S. Government Portfolio* - Class A Brighthouse Investment Advisers, LLC Subadviser: Western Asset Management Company, LLC	0.50%	7.07%	0.59%	1.82%

* The Portfolio is subject to an expense reimbursement or fee waiver arrangement. The annual expenses shown reflect temporary fee reductions.

†† Effective May 1, 2026, the American Funds Global Small Capitalization Fund changed its name to American Funds SMALLCAP World Fund®.

The Equity Generator®: In addition to the Fixed Interest Account this Automated Strategy may also use the:

MetLife Stock Index Division
Frontier Mid Cap Growth Division.

Fixed Option

The following is information on the Fixed Interest Account currently available under the Contract. We reserve the right to restrict purchase payments and transfers to the Fixed Interest Account when the yield on investments is not expected to support the Minimum Guaranteed Interest Rate. We will provide you with written notice before doing so.

Name	Term	Minimum Guaranteed Interest Rate*
Fixed Interest Account	Initial Interest Rate Term: begins on each calendar quarter and will be credited from the date amounts are allocated to the Fixed Interest Account until the last day of the same calendar quarter of the following year. Renewal Rate Term: 12 months	3%

* The Minimum Guaranteed Interest Rate Varies by Contract and may be higher than the minimum guaranteed interest rate shown. Check your Contract for the Minimum Guaranteed Interest Rate that applies to your Fixed Interest Account Option.

THIS PAGE INTENTIONALLY LEFT BLANK.

THIS PAGE INTENTIONALLY LEFT BLANK.



This Summary Prospectus incorporates by reference all of the information contained in the Prospectus and Statement of Additional Information (SAI), dated the same date as this Summary Prospectus which are legally part of this Summary Prospectus.

The Prospectus and SAI include additional information about the Deferred Annuities and the Separate Account. To view and download the Prospectus and SAI, free of charge, please visit our website <https://dfinview.com/metlife/PUFT/MET000210>. To request a free copy of the Prospectus or SAI or to ask questions send an email to RCG@metlife.com or write to our Administrative Office or call (833) 642-1008.

Managing your variable annuity contract just got easier. We're excited to share our enhanced website with You. Login or register today at **online.metlife.com** and enjoy a more convenient way to manage your Contract and sign-up for eDelivery!