

California State University Tax-Sheltered Annuity (TSA) Program



MetLife Resources is a division of Metropolitan Life Insurance Company that specializes in providing retirement and other financial products and services to educational, healthcare, governmental and other nonprofit employers and their employees, including several state universities in the U.S.

Metropolitan Life Insurance Company:

- Has 140 years of experience as a financial services provider and 85 years experience in benefits administration.¹
- Serves over 70 million people worldwide.
- Offers products and services to 37 million employees and family members through employer-sponsored benefits.²
- Is a service provider to over 21,000 403(b) plans.

¹ *www.Metlife.com, as of January 2008*

² *2007 MetLife Annual Review*

Financial Services Right At Your Workplace

MetLife has a team of Financial Services Representatives dedicated to California State University who specialize in helping CSU employees save for their retirement.

Our representatives are available on site at your campus to meet with you one on one.

They can:

- Help you assess your retirement savings profile against priorities and goals
- Help you define when you want to retire and what you want out of your retirement, then translate those goals into numbers
- Conduct a paycheck analysis
- Review your plan asset investment allocation with you
- Schedule plan account reviews at least annually to help you stay on track

To find the representative nearest you, call **866-796-4104** (Northern CA) or **866-294-0807** (Southern CA) or log on to www.metlife.com/csu and click on **Contact Us**.

Our Curriculum of Retirement Education (CORE)

In addition to conducting one-on-one meetings, your MetLife representative also delivers a quarterly Curriculum of Retirement Education, or CORE, program.

Our CORE program is a financial education seminar series designed around your changing lifestyle needs, encompassing the beginning, middle and end of the retirement planning process. These in-person seminars are conveniently delivered on campus, and cover a variety of topics ranging from how to manage debt to saving for your child's education to basic investment principles.

Online Tools

To learn more about MetLife and the California State University Tax-Sheltered Annuity Program (CSU TSA Program) on your own, visit www.metlife.com/csu. You do not need to be enrolled with MetLife to view this site. You can find an overview of the MetLife offerings, contact information for your local representative and other tools to help you determine how much money you'll need for retirement.

Once you are enrolled, you'll have access to a participant website where you can use additional online calculators, project your savings, change your deferral amount and obtain performance and other information on the funding choices available in the MetLife program.



Funding Options

The CSU TSA Program serviced by MetLife offers 22 mutual funds covering 18 different asset classes as part of a platform called the Mutual Fund Select Portfolios (MFSP). All mutual funds are load waived and purchased at net asset value (NAV).

Investment Options

Cash/Cash Equivalent	Strategic Value Annuity	
Money Market Taxable	SSgA Money Market Institutional	SSMXX
Intermediate-Term Bond	PIMCO Total Return Admin	PTRAX
Intermediate-Term Bond	Vanguard Long-Term Bond Index	VBLTX
Inflation-Protected Bond	PIMCO Real Return Admin	PARRX
Moderate Allocation	Janus Balanced	JABAX
Large Value	American Beacon Large Cap Value Plan	AAGPX
Large Blend- Index	Columbia Large Cap Index A	NEIAX
Large Blend	Oppenheimer Main St Opportunity Y	OMSYX
Large Growth	American Funds Growth Fund of America R3	RGCAx
Mid-Cap Value	TIAA-CREF Institutional Mid-Cap Value Retire	TRVRX
Mid-Cap Blend	Oppenheimer Small & Mid Cap Value A	QVSEX
Mid-Cap Growth	Columbia Acorn A	LACAX
Small Value	Royce Opportunity Invt	RYPNX
Small Blend	Oppenheimer Main St Small Cap Y	OPMYX
Small Growth	Fidelity Advisor Small Cap I	FSCIX
Foreign Large Blend	American Funds EuroPacific Growth R3	RERCX
Specialty-Real Estate	SSgA Tuckerman Active REIT	SSREX
Target-Date 2000-2014	American Funds Target Date Retirement 2010 R3	RCATX
Target-Date 2015-2029	American Funds Target Date Retirement 2020 R3	RCCTX
Target-Date 2030+	American Funds Target Date Retirement 2030 R3	RCETX
Target-Date 2030+	American Funds Target Date Retirement 2040 R3	RCKTX
Target-Date 2030+	American Funds Target Date Retirement 2050 R3	RCITX

Morningstar asset class information used with permission of Morningstar, Inc. Morningstar, Inc. is not affiliated with MetLife.

Program Fees:

There is no additional administrative charge for investing in the MFSP mutual funds. All mutual funds have investment management fees and other expenses. Some may have 12b-1 fees. Please see the prospectus for each fund for more information.

Mutual funds are sold by prospectus only, which is available from your registered representative. For more information regarding fees, please read each mutual fund prospectus carefully. Please carefully consider investment objectives, risks, charges and expenses before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal will fluctuate with changes in market conditions, such that shares maybe worth more or less than original cost when redeemed. Diversification cannot eliminate the risk of investment loss, and past mutual fund performance is not a guarantee of future results.

Mutual funds are offered through MetLife Securities, Inc. (MSI) (member FINRA/SIPC), 200 Park Avenue, New York, NY 10166.

The Fixed Annuity (SVA) is a fixed, deferred annuity issued by MetLife Insurance Company of Connecticut (MICC), 1300 Hall Boulevard, Bloomfield, CT 06002. MetLife Investors Distribution Company (member FINRA), 5 Park Plaza, Suite 1900, Irvine, CA 92614 is the principal underwriter. SVA is offered by prospectus only, which is available from your registered representative. Withdrawals from the Fixed Annuity may be subject to a withdrawal charge and a market value adjustment. The market value adjustment may be lower or higher than your contract value. See the prospectus for more details.

Federal income tax rules, with certain exceptions, prohibit withdrawals before age 59½ from a TSA. Where pre 59½ withdrawals are allowed a 10% federal tax penalty may apply. Withdrawals are subject to ordinary income taxes. For any tax qualified account, like a TSA, the tax deferred accrual feature is provided by the tax qualified retirement program therefore, there should be reasons other than tax deferral for acquiring an annuity contract within a retirement program.

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MetLife and/or its affiliates receive fees from the fund families and/or their affiliates for certain distribution, administrative and recordkeeping services.

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