

# ADVENTIST HEALTHCARE RETIREMENT PLAN CAPITAL PRESERVATION ACCOUNT

THE FUND OFFERS A SINGLE FIXED RATE OF RETURN ON ALL BALANCES

PLAN PARTICIPANTS MAY CONTRIBUTE AT ANY TIME AS PERMITTED BY THE PLAN

## OBJECTIVE

- The Capital Preservation Account seeks to protect principal and offer fixed returns that compare favorably with the yields on intermediate-term fixed income securities
- The likelihood of loss of principal in the Capital Preservation Account is expected to be minimal

## FUND GUARANTEE

- Principal and interest are guaranteed by MetLife for participant-initiated withdrawals and transfers. Guarantees are dependent on the financial strength and claims paying ability of MetLife.
- The interest rate credited to balances in the Capital Preservation Account will reflect both current market conditions and the performance of the Fund's investments
- MetLife guarantees that the Capital Preservation Account's credited rate for Group Annuity Contracts 25047 and 25048 will never be less than 3%, regardless of market conditions. The credited rate for the 12 months beginning January 1, 2010 is 3.95%. The return credited by the plan to participants will be .10% less than the credited rate due to charges related to recordkeeping fees paid at the direction of the Plan Sponsor.
- The Capital Preservation Account credited rate will be declared each calendar year by MetLife
- The rate will apply to existing account balances as well as all deposits made by plan participants during the year (i.e., contributions, transfers from other investment options and interest as it accrues)

## FUND INVESTMENTS

- The Fund invests primarily in high-quality fixed income securities with an objective to outperform the Lehman Brothers® Aggregate Bond Index over a full market cycle
- The Fund's investments include U.S. Treasury and Agency issues, domestic corporate bonds, Yankee bonds, mortgage-and asset-backed securities, and money market instruments
- The Fund is sub-advised by Black Rock, Inc.

## AGENCY RATINGS

Metropolitan Life Insurance Company, a subsidiary of MetLife, Inc., will be the issuer of the annuities and will pay and guarantee the benefits.<sup>1</sup> Metropolitan Life Insurance Company's financial strength and claims-paying ability continue to be rated "superior," "excellent" or "very strong" by the major credit-rating agencies. Our consistently high ratings from the leading insurance rating agencies testify to the likelihood that we will be there when your employees need us.

### Agency

A.M. Best<sup>3</sup>  
Fitch<sup>4</sup>  
Moody's Investors<sup>5</sup>  
Standard & Poors<sup>6</sup>

### Ratings<sup>2</sup>

A+ (Superior)  
AA-(Very Strong)  
Aa3 (Excellent)  
AA - (Very Strong)

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<sup>1</sup> Guarantees are subject to MetLife's financial strength and claims paying ability.

<sup>2</sup> Ratings as of December 31, 2009.

<sup>3</sup> An A.M. Best'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).

<sup>4</sup> A Fitch's Insurer 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 21 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)

<sup>5</sup> A Moody's Insurance 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).

<sup>6</sup> Standard & Poors has a negative outlook with respect to its rating. A Standard & Poor's Insurer 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).