

WHY METLIFE-STATE STREET?

BECAUSE IT PAYS TO INVEST IN EXPERIENCE.



These are changing times. What kind of assurance can you offer your clients that their mutual fund investment is a sound one?

With *MetLife-State Street* you can offer them funds managed by a team that has prospered through good times and bad, through the Great Depression, World War II, Korea, Vietnam, the Cold War, the Oil Crisis and Reaganomics.

MetLife-State Street Investment Services was created by two of the nation's foremost financial organizations, *Metropolitan Life Insurance Company* and *State Street Research & Management Company*. Together these two companies

represent over 185 years of solid money management and investment experience.

MetLife, with assets totaling over \$128 billion, is the second largest insurance company in America. *State Street Research & Management Company* was formed over 60 years ago by three Bostonians – Paul Cabot, Richard Saltonstall and Richard Paine – as investment adviser to State Street Investment Trust, one of the nation's first mutual funds. As pioneers in the mutual fund industry, these three men established many of the

principles for proprietary fundamental research and analysis followed by today's portfolio management team.

INVESTMENTS BACKED BY A LIFETIME OF RESEARCH

For over six decades, *State Street Research* analysts have taken an aggressive, hands-on approach. They devote a large portion of their time to personal contact with the upper management of prospective portfolio companies, as well as their suppliers, customers, and competitors. The analysts then identify those securities that are undervalued in the marketplace. The effectiveness of this approach is evidenced by the Company's repeated success in establishing an

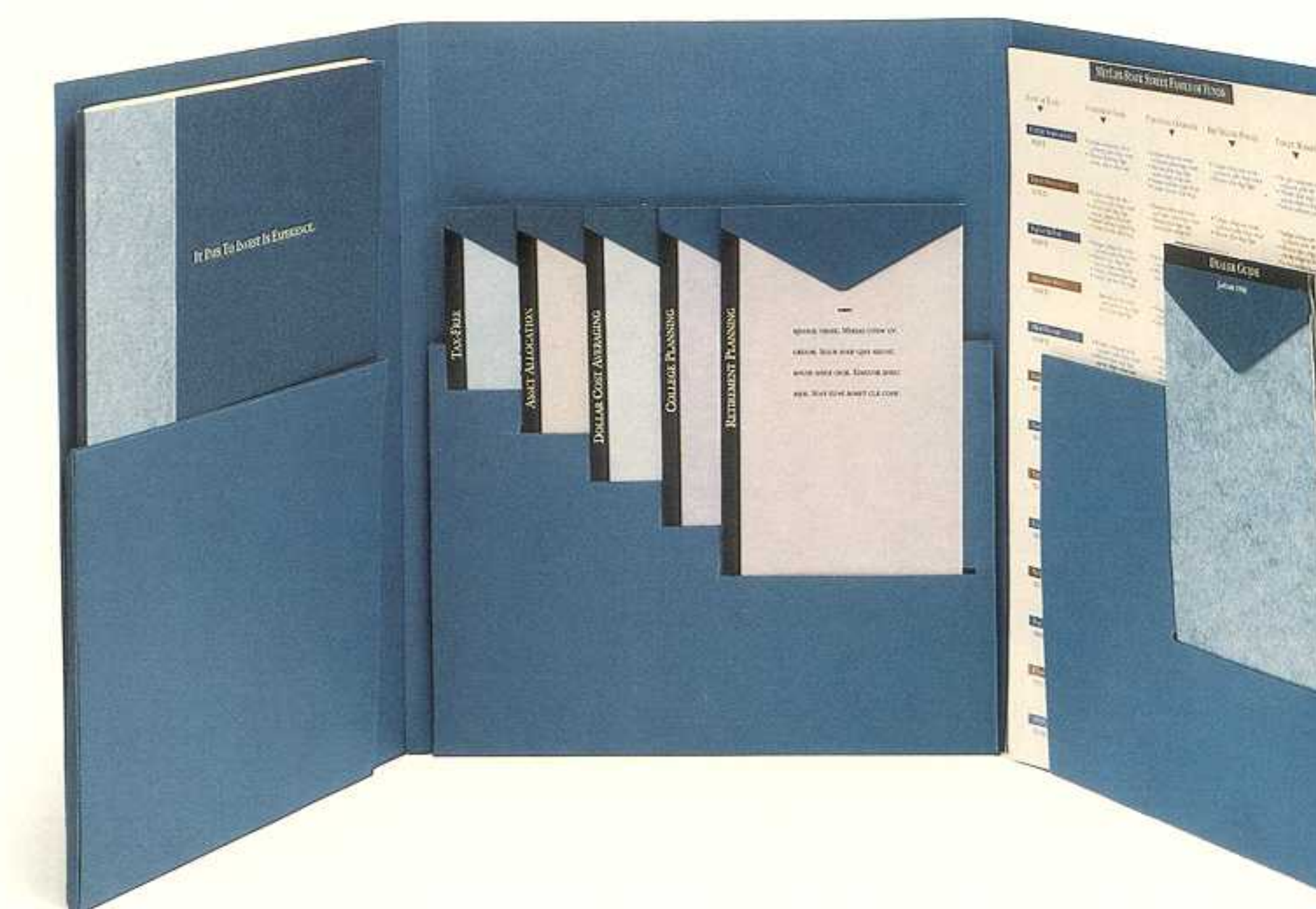


early market position in emerging industries. Active bond management is another proven way to produce superior investment results. Much of *State Street Research's* fixed-income research effort involves the study and analysis of broad economic and business trends – key factors in the cyclical movement of interest rates. The yield curve, industry sectors and the creditworthiness of individual issues are also continually analyzed.

A FUND FOR EVERY NEED

MetLife-State Street offers a selection of mutual funds designed to meet a broad range of investment objectives. The *MetLife-State Street* family includes stock, bond, asset allocation, tax-exempt and money market funds. All are prudently managed to seek superior investment performance.

MetLife-State Street's portfolio management team includes some of the most experienced and respected individuals in the industry.



WE'D LIKE TO INVEST IN YOU

We are proud to offer a family of funds that you can recommend to your clients with confidence. Sales and marketing information is available to you directly through our network of regional vice presidents and dealer sales representatives.

The *MetLife-State Street Dealer Kit* contains everything you need for an effective presentation of *MetLife-State Street* mutual funds – an all-in-one workstation.

To receive your free kit, just fill out and return the enclosed business reply card, or call 800-882-0052.

No matter how times change, you will always be able to offer your clients a solid investment – *MetLife-State Street*. It pays to invest in experience.

For Broker/Dealer Use Only – Not To Be Used With Prospective Investors.

METLIFE-STATE STREET INVESTMENT SERVICES

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