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News

Public Relations

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**MetLife**



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**METLIFE STABLE VALUE SOLUTIONS FUND ADDED TO  
MID ATLANTIC TRUST COMPANY'S MODELXCHANGE®  
~ Innovative Platform Offers Stable Value as New Fixed Income Option ~**

NEW YORK, August 22, 2016 – MetLife today announced the upcoming addition of Wilmington Trust's MetLife Stable Value Solutions Fund, an offering with Wilmington Trust funded by MetLife group annuity contracts, to Mid Atlantic Trust Company's ModelxChange® platform. MetLife Stable Value Solutions Fund will be the first stable value option available for ModelxChange®, which is one of the original platforms of its kind that allows 401(k) professionals to incorporate investment models into a retirement plan through a single interface.

"Making available the MetLife Stable Value Solutions through Mid Atlantic Trust Company's ModelxChange® innovative platform makes it easy for professional money managers, investment advisors, and plan record keepers to select stable value as the capital preservation option for a 401(k) plan and incorporate the fund into their models," said Thomas Schuster, vice president and head of Stable Value and Investment Products with MetLife.

"We are pleased that MetLife's Stable Value Solutions Fund will be available on the ModelxChange® platform," said Tim Friday, president of Mid Atlantic Trust Company. "The addition of the fund will give model managers increased access to stable value, an important capital preservation asset class."

Available only in defined contribution (DC) plans, stable value products are uniquely structured to maximize returns while preserving principal, in large part because they are designed specifically for the defined contribution market.

"Stable value has over a 40-year track record, which has allowed decision makers to evaluate these funds over various economic environments," noted Schuster. "Most plan sponsors want to provide a capital preservation option within their DC plans and stable value funds have routinely yielded both significantly higher returns and less volatility than its principal competitor in the capital preservation space, money market funds."

Stable value returns have outperformed money market fund returns for the last 25 years. In a recent analysis, MetLife compared the growth of \$100 invested separately in

both stable value and money market for the 10-year period ending 3/31/15. \$100 invested in stable value would have grown to \$140.56, but \$100 invested in money market would have only grown to \$114.58. Additionally, over the 10-year period ending in 2015, if an individual invested in money market instead of stable value, he or she would have experienced a 6.5% loss of purchasing power. MetLife's Stable Value Study has found that almost half of sponsors (47%) are unaware that stable value returns have outperformed money market returns: 22% believe that stable value and money market returns have been about equal and 21% don't know how the returns compare. Additionally, 4% actually believe that money market funds have performed better than stable value.

"By making stable value available through ModelxChange®, plan sponsors will have the opportunity to learn more about these funds," added Warren Howe, national director, Stable Value Markets, MetLife. "This is especially important since the new rules from the U. S. Securities and Exchange Commission regulating money market funds are going into effect in October 2016, making now a great time for plan sponsors to take a closer look at stable value."

### **About Mid Atlantic Trust Company**

Mid Atlantic Trust Company is part of the Mid Atlantic Capital Group, Inc. family of companies ([www.macg.com](http://www.macg.com)). You will find all the Mid Atlantic companies committed to bringing the best available financial products, services, and operational support to a select group of financial professionals and organizations for the benefit of their clients. Mid Atlantic Trust Company is proud to serve the needs of approximately 10% of the country's retirement plans.

### **About MetLife**

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit [www.metlife.com](http://www.metlife.com).

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