

Investment Management Fees and Other Expenses

The following table provides more specific information about the total fund operating expenses of each fund (before any contractual or voluntary waivers or reimbursements) underlying the **Strategic Variable Life® Plus** policy.

The fees and expenses reflected in this table are expressed as a percentage of average net assets for the year ended December 31, 2016.

Fund Name	Management Fee	Other Expenses	12b-1 Fees	Acquired Fund Fees & Expenses	Total Annual Fund Operating Expenses	Fee Waiver and/or Expense Reimbursement	NET Annual Fund Operating Expenses
American Century VP Income & Growth Fund (Class I)	0.70%	–	–	–	0.70%	–	0.70%
American Century VP International Fund (Class I)	1.35% ¹	0.02%	–	–	1.35%	0.21%	1.14%
American Century VP Value Fund (Class I)	0.97% ²	0.01%	–	–	0.98%	0.15%	0.83%
Fidelity® VIP Contrafund® Portfolio (Service Class)	0.55%	0.08%	0.10%	–	0.73%	–	0.73%
Fidelity® VIP Growth Portfolio (Service Class)	0.55%	0.09%	0.10%	–	0.74%	–	0.74%
Goldman Sachs Large Cap Value Fund (Institutional)	0.75%	0.06%	–	–	0.81%	0.07%	0.74%
Goldman Sachs Mid Cap Value Fund (Institutional)	0.80%	0.07%	–	–	0.87%	0.03%	0.84%
Goldman Sachs Strategic Growth Fund (Institutional)	0.75%	0.09%	–	–	0.84%	0.05%	0.79%
Goldman Sachs Strategic International Equity Fund (Institutional)	0.85%	0.22%	–	–	1.07%	0.19%	0.88%
Goldman Sachs U.S. Equity Insights Fund (Institutional)	0.62%	0.08%	–	–	0.70%	0.06%	0.64%
Janus Aspen Balanced Portfolio (Institutional)	0.55%	0.09%	–	–	0.64%	–	0.64%
Janus Aspen Forty Portfolio (Institutional) ³	0.64%	0.10%	–	–	0.74%	–	0.74%
Janus Aspen Global Research Portfolio (Institutional) ³	0.56%	0.11%	–	–	0.67%	–	0.67%
MFS® Growth Series (Initial Class)	0.72%	0.04%	–	–	0.76%	–	0.76%
MFS® New Discovery Series (Initial Class)	0.90%	0.06%	–	–	0.96% ⁴	0.02%	0.94%

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Fund Name	Management Fee	Other Expenses	12b-1 Fees	Acquired Fund Fees & Expenses	Total Annual Fund Operating Expenses	Fee Waiver and/or Expense Reimbursement	NET Annual Fund Operating Expenses
MFS® Research Series (Initial Class)	0.75%	0.07%	–	–	0.82% ⁵	0.02%	0.80%
MML Blend Fund (Initial Class)	0.42%	0.04%	–	–	0.46%	–	0.46%
MML Blue Chip Growth Fund (Initial Class)	0.75%	0.04%	–	–	0.79%	–	0.79%
MML Equity Fund (Initial Class)	0.41%	0.03%	–	–	0.44%	–	0.44%
MML Equity Index Fund (Class II)	0.10%	0.18%	–	–	0.28%	–	0.28%
MML Managed Bond Fund (Initial Class)	0.39%	0.00%	–	–	0.39%	–	0.39%
MML Managed Volatility Fund (Initial Class)	0.75%	0.16%	–	–	0.91%	–	0.91%
MML Small Cap Equity Fund (Initial Class)	0.65%	0.07%	–	–	0.72%	–	0.72%
MML Small Cap Growth Equity Fund (Initial Class)	1.04%	0.06%	–	0.01% ⁶	1.11%	–	1.11%
Oppenheimer Capital Appreciation Fund/VA (Non-Service)	0.70%	0.13%	–	–	0.83% ⁷	0.03%	0.80%
Oppenheimer Conservative Balanced Fund/VA (Non-Service)	0.75%	0.19%	–	–	0.94% ⁸	0.27%	0.67%
Oppenheimer Total Return Bond Fund/VA (Non-Service) ⁹	0.60%	0.24%	–	0.01%	0.85% ¹⁰	0.09%	0.76%
Oppenheimer Discovery Mid Cap Growth Fund/VA (Non-Service)	0.72%	0.12%	–	–	0.84% ¹¹	0.04%	0.80%
Oppenheimer Global Fund/VA (Non-Service)	0.64%	0.13%	–	–	0.77% ¹²	0.00%	0.77%
Oppenheimer Global Strategic Income Fund/VA (Non-Service)	0.61% ¹³	0.14%	–	0.05% ¹⁴	0.80% ¹⁵	0.05%	0.75%
Oppenheimer Government Money Fund/VA (Non-Service)	0.42%	0.13%	–	–	0.55% ¹⁶	0.05%	0.50%
Oppenheimer International Growth Fund/VA (Non-Service)	0.95%	0.14%	–	–	1.09% ¹⁷	0.09%	1.00%
Oppenheimer Main Street Fund®/VA (Non-Service)	0.66%	0.13%	–	–	0.79% ¹⁸	0.00%	0.79%
Oppenheimer Main Street Small Cap Fund®/VA (Non-Service)	0.69%	0.12%	–	–	0.81% ¹⁹	0.01%	0.80%
T. Rowe Price Limited-Term Bond Portfolio	0.70%	–	–	–	0.70%	–	0.70%
T. Rowe Price Mid-Cap Growth Portfolio) ²⁰	0.85%	–	–	–	0.85%	–	0.85%
T. Rowe Price New America Growth Portfolio	0.85%	–	–	–	0.85%	–	0.85%

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- ¹ Effective August 1, 2016, the advisor has agreed to waive 0.21 percentage points of the fund's management fee. The advisor expects this waiver to continue until July 31, 2017 and cannot terminate it prior to such date without the approval of the Board of Directors.
- ² Effective August 1, 2016, the advisor has agreed to waive 0.15 percentage points of the fund's management fee. The advisor expects this waiver to continue until July 31, 2017 and cannot terminate it prior to such date without the approval of the Board of Directors.
- ³ The Portfolio pays an investment advisory fee rate that adjusts up or down by a variable of up to 0.15% (assuming constant assets) on a monthly basis based upon the Portfolio's performance relative to its benchmark index during a measurement period.
- ⁴ Massachusetts Financial Services Company has agreed in writing to bear the fund's expenses, excluding interest, taxes, extraordinary expenses, brokerage and transaction costs, and investment-related expenses (such as interest and borrowing expenses incurred in connection with the fund's investment activity), such that "Total Annual Fund Operating Expenses" do not exceed 0.94% of the fund's average daily net assets annually for Initial Class shares. This written agreement will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least April 30, 2018.
- ⁵ Massachusetts Financial Services Company has agreed in writing to bear the fund's expenses, excluding interest, taxes, extraordinary expenses, brokerage and transaction costs, and investment-related expenses (such as interest and borrowing expenses incurred in connection with the fund's investment activity), such that "Total Annual Fund Operating Expenses" do not exceed 0.79% of the class' average daily net assets annually for Initial Class shares. This written agreement will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least April 30, 2018.
- ⁶ Acquired Fund fees and expenses represent approximate expenses borne indirectly by the Fund in its most recent fiscal year through investments in other pooled investment vehicles. The amount of Acquired Fund fees and expenses may change in the coming year due to a number of factors including, among others, a change in allocation of the Fund's investments among other pooled investment vehicles.
- ⁷ The Manager has voluntarily agreed to limit the Fund's expenses after payments, waivers and/or reimbursements and reduction to custodian expenses, excluding expenses incurred directly or indirectly by the Fund as a result of investments in other investment companies, wholly-owned subsidiaries and pooled investment vehicles, so that those expenses, as a percentage of daily net assets, will not exceed the annual rate of 0.80% for Non-Service Shares. This fee waiver and/or expense reimbursement may be amended or withdrawn at any time without prior notice to shareholders. The Manager will also waive fees and/or reimburse Fund expenses in an amount equal to the indirect management fees incurred through the Fund's investments in funds managed by the Manager or its affiliates.
- ⁸ After discussions with the Fund's Board, the Manager has contractually agreed to waive fees and/or reimburse the Fund for certain expenses in order to limit "Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement" (excluding any applicable dividend expense, taxes, interest and fees from borrowing, any subsidiary expenses, Acquired Fund Fees and Expenses, brokerage commissions, extraordinary expenses and certain other Fund expenses) to an annual rate of 0.67% for Non-Service Shares as calculated on the daily net assets of the Fund. This fee waiver and/or expense reimbursement may not be amended or withdrawn for one year from the date of this prospectus, unless approved by the Board.
- ⁹ Formerly known as Oppenheimer Core Bond Fund/VA.
- ¹⁰ After discussions with the Fund's Board, the Manager has contractually agreed to waive fees and/or reimburse the Fund for certain expenses in order to limit "Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement" (excluding any applicable dividend expense, taxes, interest and fees from borrowing, any subsidiary expenses, Acquired Fund Fees and Expenses, brokerage commissions, extraordinary expenses and certain other Fund expenses) to an annual rate of 0.75% for Non-Service Shares as calculated on the daily net assets of the Fund. The Manager has also contractually agreed to waive fees and/or reimburse Fund expenses in an amount equal to the indirect management fees incurred through the Fund's investments in funds managed by the Manager or its affiliates. Each of these fee waivers and/or expense reimbursements may not be amended or withdrawn for one year from the date of The Fund's prospectus, unless approved by the Board.



- ¹¹ After discussions with the Fund's Board, the Manager has contractually agreed to waive fees and/or reimburse the Fund for certain expenses in order to limit "Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement" (excluding any applicable dividend expense, taxes, interest and fees from borrowing, any subsidiary expenses, Acquired Fund Fees and Expenses, brokerage commissions, extraordinary expenses and certain other Fund expenses) to an annual rate of 0.80% for Non-Service Shares as calculated on the daily net assets of the Fund. This fee waiver and/or expense reimbursement may not be amended or withdrawn for one year from the date of The Fund's prospectus, unless approved by the Board.
- ¹² The Manager has contractually agreed to limit the Fund's expenses after payments, waivers and/or reimbursements and reduction to custodian expenses, excluding expenses incurred directly or indirectly by the Fund as a result of investments in other investment companies, wholly-owned subsidiaries and pooled investment vehicles, so that those expenses, as a percentage of daily net assets, will not exceed the annual rate of 1.00% for Non-Service Shares.
- ¹³ "Management Fees" reflects the gross management fees paid to the Manager by the Fund during the Fund's most recent fiscal year and the gross management fee of the Subsidiary (the Subsidiary is described in the Fund prospectus) during the Fund's most recent fiscal year.
- ¹⁴ After discussions with the Fund's Board, the Manager has contractually agreed to waive fees and/or reimburse Fund expenses in an amount equal to the indirect management fees incurred through the Fund's investment in funds managed by the Manager or its affiliates. This fee waiver and/or expense reimbursement may not be amended or withdrawn for one year from the date of The Fund's prospectus, unless approved by the Board.
- ¹⁵ The Manager has voluntarily agreed to limit the Fund's expenses after payments, waivers and/or reimbursements and reduction to custodian expenses, excluding expenses incurred directly or indirectly by the Fund as a result of investments in wholly-owned subsidiaries and pooled investment vehicles, so that those expenses, as a percentage of daily net assets, will not exceed the annual rate of 0.75% for Non-Service Shares.
- ¹⁶ After discussions with the Fund's Board, the Manager has contractually agreed to waive fees and/or reimburse the Fund for certain expenses in order to limit "Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement" (excluding any applicable dividend expense, taxes, interest and fees from borrowing, any subsidiary expenses, Acquired Fund Fees and Expenses, brokerage commissions, extraordinary expenses and certain other Fund expenses) to annual rates of 0.50% as calculated on the daily net assets of the Fund. This fee waiver and/or expense reimbursement may not be amended or withdrawn for one year from the date of The Fund's prospectus, unless approved by the Board.
- ¹⁷ After discussions with the Fund's Board, the Manager has contractually agreed to waive fees and/or reimburse the Fund for certain expenses in order to limit "Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement" (excluding any applicable dividend expense, taxes, interest and fees from borrowing, any subsidiary expenses, Acquired Fund Fees and Expenses, brokerage commissions, extraordinary expenses and certain other Fund expenses) to an annual rate of 1.00% for Non-Service Shares, as calculated on the daily net assets of the Fund. This fee waiver and/or expense reimbursement may not be amended or withdrawn for one year from the date of The Fund's prospectus, unless approved by the Board.
- ¹⁸ The Manager has contractually agreed to limit the Fund's expenses after payments, waivers and/or reimbursements and reduction to custodian expenses, excluding expenses incurred directly or indirectly by the Fund as a result of investments in other investment companies, wholly-owned subsidiaries and pooled investment vehicles, so that those expenses, as a percentage of daily net assets, will not exceed the annual rate of 0.80% for Non-Service Shares.
- ¹⁹ The Manager has contractually agreed to limit the Fund's expenses after payments, waivers and/or reimbursements and reduction to custodian expenses, excluding expenses incurred directly or indirectly by the Fund as a result of investments in other investment companies, wholly-owned subsidiaries and pooled investment vehicles, so that those expenses, as a percentage of daily net assets, will not exceed the annual rate of 0.80% for Non-Service Shares.
- ²⁰ This fund is unavailable in policies issued on or after May 1, 2004.