

Investing for Good

MetLife pursues its commitment to corporate social responsibility in many ways. Environmentally responsible workplace practices. A commitment to employee diversity and inclusion. Volunteer activities that engage our global workforce. Grants via MetLife Foundation. And investments in the communities where MetLife works.

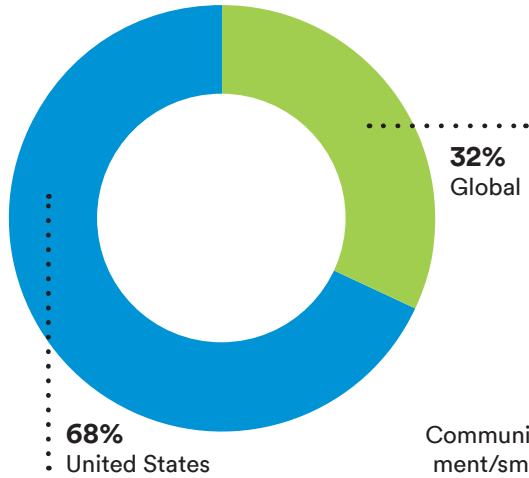
Community investments, which may take the form of debt or equity, are directed at organizations engaged in work that benefits underserved populations. The investments may be made on concessionary terms (smaller transaction sizes, longer tenors) and are structured to provide innovative organizations with access to capital they might otherwise not be able to obtain.

MetLife made USD 47.5 million of social investments in 2016. That funding strengthened organizations delivering quality financial services to low-income customers, building affordable housing, and filling many other important needs.

| Transaction | Amount (USD millions) | Geography | Description |
|---|-----------------------------|-----------|---|
| Accion Frontier Inclusion Fund, LP | 10.0 | Global | Early-stage equity fund investing in companies that develop products and services for the unbanked. |
| SIMA Off-Grid Solar & Financial Access Debt Fund I | 5.0 | Global | Fund seeking to expand access to off-grid solar power for low-income households |
| Habitat For Humanity FlexCap Program | 7.5 | US | Program to increase liquidity for Habitat affiliates originating mortgages for low-income households. |
| Boston Capital Intermediate Term Income Fund II LLC | 5.0 | US | Fund providing construction financing to affordable rental housing developments. |
| Local Initiatives Support Corporation | 15.0 | US | Financing for LISC's economic development and small business lending activities in underserved communities. |
| Community Reinvestment Fund, Inc. | 5.0 | US | Financing for CRF's small business lending activities benefiting low-income people and communities. |
| 2016 TOTAL | 47.5 | | |

Geographic Breakdown

(New Investments in 2016)



Focus-Area Breakdown

(for total value of all investments as of December 31, 2016)

