MetLife, Inc.

Corporate Governance Guidelines

(as amended and restated effective September 29, 2026)

Upon the recommendation of the Governance and Corporate Responsibility Committee (the Governance Committee), the MetLife, Inc. (MetLife or the Company) Board of Directors (Board) has adopted the following corporate governance guidelines (the Corporate Governance Guidelines).

Director Independence

A majority of the Board shall be independent within the meaning of the Independence Standards (as defined below). For this purpose, a director shall be considered "independent" only if the Board affirmatively determines that the director has no material relationship with the Company, either directly or as a partner, stockholder, or officer of an organization that has a relationship with the Company.

The Board shall undertake an annual review of the independence of all non-management Directors. To enable the Board to evaluate each non-management Director, in advance of the meeting at which the review occurs, each non-management Director shall provide the Board with full information regarding the Director's business and other relationships with the Company, its affiliates, and senior management.

The Board has adopted the following Independence Standards, consisting of: (1) the Corporate Governance Standards for determining Director independence set forth in Section 303A.02 of the New York Stock Exchange (NYSE) Listed Company Manual and described in Section 1 below, as in effect from time to time and subject to any amendments, exceptions, or other guidance provided by the NYSE and (2) the Categorical Standards developed by the Board to assist with its determinations of the materiality of relationships that a Director may have with the Company and described in Section 2 below (collectively, the Independence Standards).

For purposes of the Independence Standards, "executive officer" has the same meaning specified for the term "officer" in Rule 16a-1(f) under the Securities Exchange Act of 1934, as amended (the Exchange Act), "Company" has the meaning provided in these Corporate Governance Guidelines and shall be interpreted in a manner consistent with the General Commentary to Section 303A.02(b) of the NYSE Listed Company Manual, and "immediate family member" has the meaning provided in the General Commentary to Section 303A.02(b) of the NYSE Listed Company Manual.

1. Corporate Governance Standards: A Director shall not be considered independent if:

   i. the Director is, or has been within the last three years, an employee of the Company (excluding former employment as an interim Chairman, interim Chief Executive Officer (CEO), or other interim executive officer) or an immediate family member is, or has been within the last three years, an executive officer of the Company (excluding former employment as an interim Chairman, interim CEO, or other interim executive officer);

   ii. the Director or an immediate family member has received, during any 12-month period within the last three years, more than $120,000 in direct compensation from the Company, other than (a) Director and committee fees and pension or other forms of

deferred compensation for prior service (provided that such compensation is not in any way contingent on continued service), (b) compensation received by the Director for former service as an interim Chairman, interim CEO, or other interim executive officer, or (c) compensation received by the Director's immediate family member for service as an employee of the Company (other than an executive officer);

iii. (a) the Director or an immediate family member is a current partner of a firm that is the Company's internal or external auditor; (b) the Director is a current employee of such a firm; (c) the Director has an immediate family member who is a current employee of such a firm and personally works on the Company's audit; or (d) the Director or an immediate family member was, within the last three years, a partner or employee of such a firm and personally worked on the Company's audit within that time;

iv. the Director or an immediate family member is, or has been within the last three years, employed as an executive officer of another company where any of the Company's present executive officers at the same time serves or served on that company's compensation committee; or

v. the Director is a current employee, or has an immediate family member who is a current executive officer, of a company that has made payments to, or received payments from, the Company for property or services in an amount which, in any of the last three fiscal years, exceeded the greater of $1 million or two percent of such other company's consolidated gross revenues in such fiscal year.

While each of the Corporate Governance Standards must be satisfied with respect to each independent Director, the Board retains the sole right to interpret and apply the Categorical Standards and may consider such other factors on a case-by-case basis that the Board determines may bolster or impair a Director's independence.

2. Categorical Standards: Any relationship described below shall be presumed material and such Director shall not be considered independent if:

i. in the past calendar year, the Director or an immediate family member received, or is currently eligible to receive, more than $120,000 in compensation for services from another entity and the terms of such compensation are directly related to any aspect of a relationship between MetLife and such other entity;

ii. with respect to any entity described in (a) or (b) below, the Director is a current employee of such entity, the Director has an immediate family member who is a current executive officer of such entity, or the Director or an immediate family member of the Director is a beneficial owner of 10% or more of the outstanding equity securities of such entity:

(a) an entity that is indebted to the Company, or to which the Company is indebted, where the total amount of either the Company's or the entity's indebtedness is three percent or more of the total consolidated assets of such other entity as of the most recently completed fiscal year; or

(b) an entity of which the Company is the beneficial owner of 10% or more of the outstanding equity interests of such entity;

iii. with respect to any entity that provides professional services to the Company:

(a) the Director is, or has an immediate family member who is, a principal, equity partner, or member of such entity; and

(b) the amount of all payments from the Company to such entity during the most recently completed fiscal year was two percent or more of such entity's consolidated gross revenues;

iv. the Director or an immediate family member obtains products or services from the Company on terms that are not substantially the same as terms that are generally available to customers of the Company for such products or services; or

v. the Director is a current executive officer of a tax exempt organization that received contributions from the Company and/or the MetLife Foundation in an amount which, in any of the last three fiscal years, exceeded the greater of $1 million or two percent of such tax exempt organization's consolidated gross revenues in such fiscal year.

Any other relationship, transaction, or arrangement not covered by any of the Independence Standards described above will be presumed not to be material to the Director's independence.

Directors must promptly inform the Board whenever there are any material changes in their circumstances or relationships that could affect their independence, including all business relationships between a Director and the Company, its affiliates, or members of senior management, whether or not such business relationships would be deemed not to be material under any Independence Standard. Following the receipt of such information, the Board shall reevaluate the Director's independence.

Director Identification and Qualifications

The Governance Committee is responsible for assisting the Board in identifying and evaluating individuals qualified to become members of the Board and for overseeing Director nominations and re-nominations. Potential candidates for Board positions are identified by the Board and the Governance Committee through a variety of means, including the use of search firms and recommendations of Board members, officers, and stockholders. Potential candidates for nomination as a Director must provide written information about their qualifications and, as necessary, participate in interviews conducted by individual Board members. The Governance Committee evaluates candidates based on information candidates supply and information obtained from other sources, and candidates are considered in light of the criteria adopted by the Board.

Stockholders may also recommend nominees for consideration by the Governance Committee by providing the following information to the Company's Corporate Secretary at MetLife, Inc., 200 Park Avenue, New York, NY 10166: (i) the name of the stockholder and evidence of ownership of MetLife Common Stock, including the number of shares owned and the length of time of ownership; (ii) the name of the candidate and the candidate's resume or qualifications to be a Director; and (iii) the candidate's consent to be named as a Director if nominated by the Board.

In recommending candidates for election as Directors, the Governance Committee and the Board, as applicable, will take into consideration the need for the Board to have a majority of independent Directors, the Board's overall composition and committee needs, and such other criteria established by the Board from time to time, including the minimum qualifications described below. The Board believes that a diverse membership with varying perspectives and

breadth of experience is an important attribute of a well-functioning board and will contribute positively to robust discussion at meetings.

All candidates for election as a Director must have the following minimum qualifications, which the Board approved upon recommendation by the Governance Committee:

1. Financial Literacy: Such person should be "financially literate" as such qualification is interpreted by the Board in its business judgment.

2. Leadership Experience: Such person should possess significant leadership experience, such as experience in business, finance/accounting, regulated industries, or technology, and shall possess qualities reflecting a proven record of accomplishment and ability to work with others.

3. Commitment to the Company's Values: Such person shall be committed to promoting the Company's financial success and preserving and enhancing the Company's reputation as a leader in global business, and in agreement with the Company's values as embodied in its Codes of Conduct.

4. Absence of Conflicting Commitments: Such person should not have commitments that would conflict with the time commitments of a Director.

5. Reputation and Integrity: Such person shall be of high repute and recognized integrity and not have been convicted in a criminal proceeding or be named a subject of a pending criminal proceeding (excluding traffic violations and other minor offenses). Such person shall not have been found in a civil proceeding to have violated any federal or state securities or commodities law, and shall not be subject to any court or regulatory order or decree limiting his or her business activity, including in connection with the purchase or sale of any security or commodity.

6. Other Factors: Such person shall have such other characteristics as may be considered appropriate for membership on the Board, including an understanding of consumer insight, analytics, and finance, sound business judgment, significant experience and accomplishments, and an appropriate educational background.

All candidates for election as Directors are also assessed on their individual experiences, qualifications, attributes, and skills (collectively, Director Competencies) to ensure that each candidate can contribute effectively to Board deliberations and provide appropriate oversight of management. Annually, and more frequently as appropriate, the Governance Committee reviews and recommends for Board approval the Director Competencies, which are described in the Company's proxy statement, to help ensure alignment with the Company's business needs and strategic priorities.

Director Resignation Policy Due to Changes in Principal Occupation or Primary Business Association

When a Director's principal occupation or primary business association changes, including because of a retirement from such occupation or association, the Director shall promptly inform the Governance Committee Chair (or, in the case of the Governance Committee Chair, the Chairman of the Board) and shall offer to tender his or her resignation.

The Governance Committee shall evaluate the relevant facts and circumstances and provide a recommendation to the Board as to whether to accept the offer to tender the resignation or request that the Director continue to serve on the Board.

The Board shall determine the appropriateness of the Director's continued membership on the Board.

Director Retirement Age Policy

It is the policy of the Board that no Director shall stand for election after his or her 72nd birthday. A Director elected to the Board prior to his or her 72nd birthday may continue to serve until the annual stockholders meeting coincident with, or immediately following, his or her 72nd birthday.

Majority Voting Standard in Director Elections

The Company's By-Laws provide for a majority voting standard in an uncontested election of Directors.

Responsibilities of Directors

1. The Board is responsible for overseeing the management of the Company's business and advising the Company's executive officers, who conduct the Company's business and affairs. In performing their general oversight responsibility, Directors apply their business judgment to assure that the Company's executive officers manage in the best long-term interests of the Company and its stockholders.

2. In order to satisfy their oversight responsibilities, Directors are expected to attend the annual meeting of the stockholders of the Company and all meetings of the Board and the Committees on which they serve, subject to unavoidable circumstances, and to spend the time needed and meet as frequently as necessary to properly discharge their responsibilities. Informational materials relevant to agenda items and important to the Board's understanding of the business to be conducted at Board and Committee meetings shall be provided to the Directors prior to or at such meetings.

3. Directors shall review the materials that are provided in advance of meetings. Directors shall be fully protected in relying in good faith upon the records of the Company and upon information, opinions, reports, or statements presented to the Board or Committee of the Board by any of the Company's officers or employees, or by any Committee of the Board, or by any other person as to matters the Director reasonably believes are within such other person's professional or expert competence.

4. The Chairman of the Board (whether independent or not) or the Lead Director shall approve agendas for meetings of the Board and review agendas for meetings of the Board Committees, and each Committee Chair shall approve agendas for meetings of that Committee. Any Director and Committee member shall have the right to suggest matters to be included on the agendas and, at meetings, raise subjects that are not on the agendas.

5. At least annually, the Board shall (i) review the Company's financial business plan and (ii) engage with the executive officers in an in-depth review of the Company's strategic plans and goals and significant business challenges and opportunities.

6. Non-management Directors shall meet at least three times a year in executive session without management. The non-management Directors also may meet from time to time throughout the year privately with the CEO. If the group of non-management Directors includes Directors who are not “independent” within the meaning of the Independence Standards, the Directors who are independent shall meet at least annually in an executive session that includes only independent Directors.

Shareholder Engagement

The Company maintains an active dialogue with shareholders and other stakeholders on issues important to them and to the Company, its shareholders, and other stakeholders. As part of the Company’s engagement process, the Chairman or Lead Director, as applicable, may participate in such meetings. Other Directors may be invited to participate, as appropriate. The Company’s management reports on relevant shareholder and other stakeholder feedback to the Board.

Evaluation of Potential Conflicts Prior to Membership on Other Boards

Directors should notify the Chair of the Governance Committee and the Chairman of the Board and provide information as necessary to assist in the evaluation of potential conflicts, before accepting membership on other boards of directors or any audit committee or other significant committee assignment on any other public company board of directors. For purposes of this section, “public company” means a company with a class of securities listed or admitted to trading on a national securities exchange or other established public trading market, whether in the United States or elsewhere. Notwithstanding the foregoing, for purposes of this section and the “Membership Limitation on Other Public Company Boards” section below, service on the audit committees of multiple registered investment companies within the same fund complex shall be counted as service on a single company’s audit committee.

Membership Limitation on Other Public Company Boards

Directors are encouraged to limit the number of other public company boards on which they serve (excluding MetLife, Inc. and its affiliates) to no more than one for Directors who serve as the CEO, executive chair, or named executive officer of a public company, and no more than three for all other Directors, taking into account the requirements of time, participation, and attendance that multiple board service entails. In addition, audit committee members may not simultaneously serve on the audit committees of more than two other companies that are registered with the U.S. Securities and Exchange Commission (SEC) under Section 12(b) or 12(g) of the Exchange Act and subject to the reporting obligations of the Exchange Act, unless the Board determines that such simultaneous service would not impair the ability of such Director to serve effectively on the committee.

Code of Business Ethics

Directors are expected to act in conformity with the letter and spirit of the Board-adopted Directors’ Code of Business Ethics. The Directors’ Code of Business Ethics shall be posted on the Company’s website and address, among other things, conflicts of interest, corporate opportunities, confidentiality, compliance with laws, rules, and regulations, fair dealing, protection and proper use of the Company’s assets, insider trading, and compliance with other applicable policies of the Company and the Board. Directors are required to annually review and certify compliance with, and report known or suspected violations of, the Directors’ Code of

Business Ethics. Directors who serve as employees of the Company are also subject to the Code of Business Ethics for employees.

Related Person Transactions

The Board has adopted a Related Person Transactions Policy (the RPT Policy) to help assure that Directors, Director nominees, Executive Officers, Beneficial Owners, and their Immediate Family Members (each as defined in the RPT Policy) will not improperly benefit from a transaction with the Company. The RPT Policy covers transactions, arrangements, or relationships exceeding $120,000, in which (i) the Company was, is, or will be a participant, and (ii) in which a Related Person (as defined in the RPT Policy) had, has, or will have a direct or indirect material interest, subject to certain exclusions. The RPT Policy sets forth procedures for reporting such potential transactions and for their review and approval or ratification by the Governance Committee.

Election of Chairman of the Board

The Directors shall elect from among the members of the Board a Chairman of the Board. The Chairman of the Board shall be elected by a majority of the Directors upon a recommendation from the Governance Committee to serve for a term that the Directors shall determine.

Election of Lead Director

If the Chairman of the Board is not an independent Director, the independent Directors shall elect from among themselves a Director to serve as the Lead Director. The Lead Director shall be elected by a majority of the independent Directors upon a recommendation from the Governance Committee to serve for a term that the independent Directors shall determine.

Duties of Independent Chairman of the Board and Lead Director

If the Board elects an independent Director as Chairman of the Board (Independent Chairman) or designates a Lead Director, in addition to the duties set forth in the Company's By-Laws or as otherwise prescribed by the Board from time to time, such Director shall:

1. Board Leadership

    a. in the case of the Independent Chairman:

        i. preside over stockholder meetings, Board meetings, and executive sessions of Directors;

        ii. promote and facilitate effective communication and serve as a conduit between the Board, the CEO, and other members of management;

    b. in the case of the Lead Director:

        i. preside over Board meetings at which the Chairman of the Board is not present;

        ii. preside over executive sessions of the independent Directors;

iii. preside over discussions of the Board when the topic presents a conflict (or potential conflict) for the Chairman of the Board;

iv. promote and facilitate effective communication and serve as a conduit between the independent Directors, the CEO, and other members of management;

v. in the event of the incapacity of the Chairman of the Board, oversee the process for calling a special meeting to determine the action to be taken under the circumstances;

c. be available, if requested by stockholders and other stakeholders, when appropriate, for consultation and direct communication;

2. CEO Partnership

a. establish a relationship of trust with the CEO, providing guidance and mentorship as appropriate;

b. confer with the CEO on matters of importance that may require Board and/or Board Committee action or oversight, ensuring the Board and Board Committees focus on key issues and tasks facing the Company;

c. in coordination with the CEO, review and approve the agendas for Board meetings and review agendas for Board Committee meetings;

3. Board Effectiveness

a. provide guidance to the Board regarding the ongoing development of Directors;

b. ensure the efficient and effective performance and functioning of the Board and Board Committees;

4. Board Meetings

a. be authorized to call meetings of the independent Directors and special meetings of the Board;

b. approve Board meeting schedules and review meeting schedules for the Board Committees to help ensure that there is sufficient time for discussion of all agenda items;

c. approve information sent to the Board for Board meetings and review information for Board Committee meetings, as appropriate;

5. Succession Planning and Governance

a. provide input on the composition of the Board and the membership and leadership of the Board Committees;

b. with the Chair of the Governance Committee, oversee CEO and management succession planning;

c. participate in the Compensation Committee's annual performance evaluation of the CEO; and

d. assist the Board, the Governance Committee, and management in promoting corporate governance best practices.

Board Leadership Emergency Succession

If the Chairman of the Board (whether independent or not) or Lead Director, as the case may be, is unable, at any time, to continue to serve in such role, the Chair of the Governance Committee shall serve as the Chairman of the Board or Lead Director on a temporary, interim basis until a new Chairman of the Board or Lead Director is selected pursuant to the process outlined by these Corporate Governance Guidelines. In the event that the Chair of the Governance Committee is unable to serve as temporary, interim Chairman of the Board or Lead Director, a majority of the Directors required to elect a Chairman of the Board or Lead Director pursuant to the process outlined by these Corporate Governance Guidelines shall elect a Chairman of the Board or Lead Director on a temporary, interim basis until a new Chairman of the Board or Lead Director is selected.

Board Committees

The Board has established the following standing committees: the Audit Committee, the Compensation Committee, the Governance Committee, the Finance and Risk Committee, the Investment Committee, and the Executive Committee. The Board may from time to time establish other committees. Upon the recommendation of the Governance Committee, the Board shall consider the qualifications of and approve the appointment of the Chairs and members of the Committees. A Director may serve on more than one committee. Each Committee shall have a charter that sets forth its role and responsibilities.

Consistent with the criteria set forth in their charters, each of the Audit Committee, the Compensation Committee, and the Governance Committee shall consist entirely of Directors who meet the Independence Standards, the regulations of the SEC, and all other applicable laws, rules, or regulations regarding director independence. In addition, the Audit Committee shall meet the financial literacy and expertise requirements of the NYSE for audit committee members. The Board shall determine whether or not at least one member of the Audit Committee is an "audit committee financial expert" with the attributes described in Item 407(d)(5)(ii) of Regulation S-K promulgated by the SEC.

Management Succession

The Board shall annually consider succession plans for the Company's CEO and each of the executive officers, taking into consideration the CEO's recommendations as well as the CEO's evaluations of any potential successors.

Director Access to Management and to Outside Advisors

Directors shall have full and free access to officers and employees of the Company. Any meetings or contacts that a Director wishes to initiate may be arranged through the CEO or the Corporate Secretary; provided, that, using his or her best judgment to assure that any such contact would not be disruptive to the business operations of the Company, a Director may contact an officer or employee directly if he or she wishes to do so.

The Board may obtain advice and assistance from outside advisors as the Board may determine to be necessary or desirable. The Board shall have the sole authority to approve the fees and other terms of engagement of any such advisor. The Board may select as its advisor an advisor that is otherwise engaged by the Company for another purpose; provided that any advisor or consultant retained to advise the Compensation Committee on executive compensation matters should not be retained to provide any other services to the Company.

Director Compensation

The Governance Committee shall be responsible for annually reviewing the compensation of non-management Directors and recommending any changes to the Board taking into account the compensation of directors at comparable companies and the advice of independent director compensation advisors or consultants when necessary or appropriate. No Director who is a member of management may determine or recommend the amount or form of non-management Director compensation.

A portion of each non-management Director's retainer shall be in the form of cash. In addition, in order to align Directors' interests with those of stockholders, a portion of each such Director's retainer shall be in the form of equity (MetLife common stock or other MetLife common stock-based holdings). The Chairs of the Audit, Compensation, Finance and Risk, Governance, and Investment Committees shall receive an additional cash retainer, each in an amount determined by the non-management members of the Board. The Independent Chairman or Lead Director shall receive an additional retainer in the form of cash and/or equity (MetLife common stock or other MetLife common stock-based holdings). Directors who are Company employees do not receive additional compensation for their service on the Board.

Director Expenses

The Company shall reimburse each Director for their reasonable expenses incurred in connection with, incident to, or related to Board functions and duties, including, but not limited to, travel, lodging, meal, and other expenses to attend Board and Committee meetings. Each Director shall provide to the Company receipts and other records related to such reimbursable expenses as the Company may require.

Director Stock Ownership Guidelines

The Board believes that MetLife's non-management Directors should have a meaningful personal investment in the Company. The number of shares of MetLife common stock or other MetLife common stock-based holdings that each non-management Director owns, multiplied by the current stock price, should have an aggregate value equal to at least five times the cash component of such non-management Director's annual retainer then in effect. There is currently no minimum timeframe for meeting this guideline; however, MetLife expects non-management Directors to retain net shares of MetLife common stock or other MetLife common stock-based holdings acquired through Director compensation distributions in a quantity sufficient to meet this ownership guideline.

Director Orientation and Continuing Education

Within six months after a Director is initially elected to the Board, he or she shall participate in an orientation program that includes presentations by the Company's officers concerning the

Company's strategic plans, the operations of significant business segments, significant financial, accounting, and risk management issues, corporate governance practices, and key policies and practices.

On an ongoing basis, Directors shall be provided with continuing education on matters relevant to the Company and its business. In addition, Directors are encouraged to participate in third-party continuing education programs that assist in enhancing their skills and competencies and that are appropriate to their responsibilities as members of the Board and the committees on which they serve. The Company shall reimburse Directors for reasonable costs incurred in connection with such programs.

Annual Evaluation of the Board's Performance

Critical self-examination is an important and ongoing responsibility of the Board. The Board shall conduct an annual self-evaluation to determine whether the Company, among other things, is keeping pace with evolving evaluation trends. The Governance Committee shall solicit comments from all Directors concerning the Board's and each standing Committees' (other than the Executive Committees') performance and report annually to the Board about such assessment. Comments concerning the Executive Committees' performance shall be solicited and reported on from time to time as appropriate. In addition, the Board shall conduct biennial individual Director evaluations, led by the Chairman of the Board or Lead Director with the assistance of external resources, as appropriate.

Annual Review and Posting of the Corporate Governance Guidelines

Annually, the Governance Committee shall conduct a review of these Corporate Governance Guidelines and recommend any proposed changes to the Board. The Corporate Governance Guidelines shall be posted on the Company's website.