

GRI 102: General Disclosures 2016*

Disclosure	Description	Cross-Reference or Answer	Additional Information
Organizational Profile			
102-1	Name of the organization	MetLife, Inc.	
102-2	Activities, brands, products and services	About MetLife, p. 1 2018 Form 10-K , pp. 5-16, 207	
102-3	Location of headquarters	200 Park Ave., New York, NY 10166	
102-4	Location of operations	About MetLife, p. 1 2018 Form 10-K , pp. 6-16 Global Locations	
102-5	Ownership and legal form	C corporation	
102-6	Markets served	About MetLife, p. 1 2018 Form 10-K , pp. 5-16, 207	
102-7	Scale of the organization	About MetLife, p. 1 Performance Data, pp. 43-44 2018 Form 10-K , pp. 5, 36, 181-185	
102-8	Information on employees and other workers	Performance Data, pp. 44-45	MetLife's work is not substantially performed by workers who are legally recognized as self-employed or who are employees of contractors. MetLife does not have any significant annual variation in employment numbers.
102-9	Supply chain	Investing in Our Employees, p. 29 Protecting the Environment, p. 33 MetLife Global Procurement	
102-10	Significant changes to the organization and its supply chain	2018 Form 10-K , p. 67	
102-11	Precautionary Principle or approach	Ensuring Sound Governance and Risk Management, pp. 13-14	
102-12	External initiatives	Signatory to the UN Principles for Responsible Investment	

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GRI 102: General Disclosures 2016* (Continued)

Disclosure	Description	Cross-Reference or Answer	Additional Information
Organizational Profile (Continued)			
102-13	Membership of associations	<p>Some of the policy, research and trade associations with whom we engage include:</p> <ul style="list-style-type: none"> American Council of Life Insurers Atlantic Council Business Council for International Understanding Coalition of Service Industries Council of the Americas Council on Foreign Relations Geneva Association Institute of International Finance Japan Society Korea Society National Center for Asia Pacific Economic Cooperation (NCAPEC) Washington International Trade Association (WITA); Bipartisan Policy Center; U.S. Chamber of Commerce; American Enterprise Institute; Business Roundtable <p>Some of the environmental associations with whom we engage include:</p> <ul style="list-style-type: none"> Carbon Disclosure Project CoreNet Global Sustainability Roundtable, Inc. United States Department of Energy United States Environmental Protection Agency United States Green Building Council 	
Strategy			
102-14	Statement from senior decision-maker	Letter from the Chairman, President, and CEO, p. 2	
Ethics and Integrity			
102-16	Values, principles, standards and norms of behavior	<p>Making a Global Impact: Our Corporate Responsibility Strategy, p. 3</p> <p>Investing in Society, pp. 6-7</p> <p>Ensuring Sound Governance and Risk Management, pp. 12-15</p>	<p>MetLife Purpose and Values</p> <p>MetLife Financial Management Code of Professional Conduct</p> <p>MetLife Director's Code of Business Conduct and Ethics</p> <p>MetLife Corporate Conduct</p> <p>MetLife Employee Code of Conduct</p> <p>MetLife Corporate Governance</p> <p>MetLife Ethics and Integrity</p> <p>MetLife Customer Privacy Policy</p>

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GRI 102: General Disclosures 2016* (Continued)

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Governance			
102-18	Governance structure	<p>Steven A. Kandarian is chairman of the board, president and chief executive officer of MetLife, Inc. There are 12 members of the MetLife board of directors, 11 of whom are independent. The board is made up of the following committees:</p> <ul style="list-style-type: none"> • Audit • Compensation • Governance and Corporate Responsibility <p>The Governance and Corporate Responsibility Committee oversees MetLife's Social Investment Program, diversity initiatives and activities related to sustainability and environmental issues.</p>	<p>2018 Proxy Corporate Governance at MetLife Governance and Corporate Responsibility Charter</p>
Stakeholder Engagement			
102-40	List of stakeholder groups	We consider our stakeholders to include investors and shareholders, customers, employees, governments and regulators and the communities where we operate.	
102-41	Collective bargaining agreements	We do not closely track this metric due to differing definitions of collective bargaining agreements across locations. We estimate that 20–25% of non-U.S. (non-agency) employees are covered. In the United States, we do not have a collective-bargaining agreement covering employees.	
102-42	Identifying and selecting stakeholders	We primarily engage with those entities or individuals who have the highest potential impact on our business operations.	
102-43	Approach to stakeholder engagement	<p>Making a Global Impact: Our Corporate Responsibility Strategy, p. 3</p> <p>Investors: Engagement via annual and required SEC filings, investor presentations, roadshow participation and direct interaction.</p> <p>Employees: Employee surveys annually (including our global organizational health survey), annual performance reviews and direct conversations with supervisors/managers.</p> <p>Governments: Engagement on a continual basis at the international, national, regional and local level and participation in industry associations on an annual membership basis.</p> <p>Communities: Engagement via MetLife Foundation activities and employee volunteerism.</p> <p>Customers: Engagement via direct outreach and conversations (continual), customer satisfaction surveys (including Net Promoter Surveys) and responses to RFPs.</p>	<p>In 2018, we:</p> <ol style="list-style-type: none"> 1. Continued to enhance our rNPS program to generate more granular information, drilling down to an individual product level instead of focusing on the entire business as a whole. The survey also now allows for a deeper understanding of experience at customer touchpoints for each product. As a result, insights are expected to be far more actionable. 2. Took stock of key transactional NPS surveys to build a more streamlined and standardized framework for surveys across touchpoints and countries. This will allow for better in-the-moment measurement of customer experiences. 3. Continued embedding the Voice of the Customer in the NPD (New Product Development) process to create stronger and more differentiated solutions for our customers. <p>2018 Proxy</p>

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GRI 102: General Disclosures 2016* (Continued)

Disclosure	Description	Cross-Reference or Answer	Additional Information
Stakeholder Engagement (Continued)			
102-44	Key topics and concerns raised	<p>Making a Global Impact: Our Corporate Responsibility Strategy, p. 3</p> <p>Investors: Investor concerns typically focus on risk management, business strategy and results, compliance and similar topics. We respond to the Carbon Disclosure Project (CDP) investor report on an annual basis.</p> <p>Governments: Ensuring Sound Governance and Risk Management, pp. 12-15</p> <p>Communities: MetLife Foundation: Building Financial Health for All, pp. 34-39</p> <p>Customers: Customers are typically interested in the ease of accessing our products and services, cost, quality and support. We have received customer RFPs requesting environmental and other corporate responsibility information and have responded with data and information as available.</p> <p>In 2018, the Relationship NPS program was completely overhauled in order to provide much more detailed information and more actionable insights.</p>	2018 Proxy
Reporting Practice			
102-45	Entities included in the consolidated financial statements	2018 Form 10-K , Exhibit 21.1	
102-46	Defining report content and topic Boundaries	About this Report, p. 50	In 2017, we updated our materiality analysis to confirm our Global Impact priorities based on the issues of highest importance to the company and key stakeholders. We refreshed the analysis to capture shifts in material issues based on changes to the structure of our business and trends in the broader global operating environment. We identify where impacts occur for each material issue in the Topic Boundary section (GRI 103) of the GRI Index.
102-47	List of material topics	<ul style="list-style-type: none"> Customer Privacy Economic Performance Employment Indirect Economic Impacts Market Presence Marketing and Labeling Local Communities Product Portfolio Socioeconomic Compliance 	

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GRI 102: General Disclosures 2016* (Continued)

Disclosure	Description	Cross-Reference or Answer	Additional Information
Reporting Practice (Continued)			
102-48	Restatements of information	Due to a calculation error, our annual Green Investments figures have been updated to include an \$80 million geothermal investment for all years presented (2014-2018).	
102-49	Changes in reporting	No significant changes.	
102-50	Reporting period	About this Report, p. 50	
102-51	Date of most recent report	About this Report, p. 50	2017 MetLife Global Impact Report: Overview 2017 MetLife Global Impact Report: Full Report 2017 MetLife Foundation Report
102-52	Reporting cycle	About this Report, p. 50	
102-53	Contact point for questions regarding the report	About this Report, p. 50	
102-54	Claims of reporting in accordance with the GRI Standards	About this Report, p. 50	
102-55	GRI content index	About this Report, p. 50	
102-56	External assurance	About this Report, p. 50	

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GRI 103: Topics and Topic Boundaries 2016*

Material Topic	Management Approach Cross-Reference	Relevant External Entities
Economic		
GRI 201: Economic Performance 2016	Letter from the Chairman, President, and CEO, p. 2 MetLife Foundation: Building Financial Health for All, pp. 34-39 Investing in Society, pp. 6-11 2018 Form 10-K , pp. 67-78, 89-116	Communities, Competitors, Customers, Investors, Regulators, Reinsurers, Suppliers, Sales Partners
GRI 202: Market Presence 2016	About MetLife, p. 1 Delivering for Our Customers, pp. 16-23 Investing in Society, pp. 6-11 MetLife Foundation: Building Financial Health for All, pp. 34-39	Communities, Competitors, Customers, Investors, Regulators, Reinsurers, Sales Partners
GRI 203: Indirect Economic Impacts 2016	Letter from the Chairman, President, and CEO, p. 2 2018 Global Impact Highlights, pp. 4-5 Investing in Society, pp. 6-11 Ensuring Sound Governance and Risk Management, pp. 12-15 Delivering for Our Customers, pp. 16-23	Communities, Customers
Social		
GRI 401: Employment 2016	Investing in Our Employees, pp. 24-29 Careers at MetLife MetLife Employee Benefits	N/A
GRI 413: Local Communities 2016	Letter from the Chairman, President, and CEO, p. 2 Our Global Impact Goals, pp. 40-41 2018 Global Impact Highlights, pp. 4-5 Delivering for Our Customers, pp. 16-23 Investing in Society, pp. 6-11 MetLife Foundation: Building Financial Health for All, pp. 34-39	Communities
GRI 417: Marketing and Labeling 2016	Our Global Impact Goals, pp. 40-41 Delivering for Our Customers, pp. 16-23	Customers, Investors, Regulators, Sales Partners
GRI 418: Customer Privacy 2016	Ensuring Sound Governance and Risk Management, pp. 12-15	Customers, Investors, Regulators, Sales Partners
GRI 419: Socioeconomic Compliance 2016	Delivering for Our Customers, pp. 16-23 Ensuring Sound Governance and Risk Management, pp. 12-15 2018 Form 10-K , pp. 45-47, 344-350	Customers, Investors, Regulators, Sales Partners
G4 Sector Supplement: Product Portfolio	Investing in Society, pp. 6-11 MetLife Investments	Customers, Investors, Regulators

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GRI 200-400: Topic-Specific Disclosures 2016*

Topic	Disclosure	Description	Cross-Reference	Explanation
Economic				
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	Investing in Society, pp. 7-11 MetLife Foundation: Building Financial Health for All, pp. 35-39 Performance Data, p. 43 2018 Form 10-K , pp. 181-354	
	201-2	Financial implications and other risks and opportunities due to climate change	2018 Climate Change CDP, 5.1, 6.1	
GRI 202: Market Presence 2016	202-2	Proportion of senior management hired from the local community	See explanation.	80% of senior management at significant locations of operation are hired from local communities. For this report, "senior management" is defined as officers of the company, "local" is defined as employees born or who have the legal right to reside indefinitely in the same geographic market as the operation and "significant locations of operation" are defined as locations with at least 750 employees.
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	Investing in Society, pp. 9-11 Delivering for Our Customers, pp. 17-23	
	203-2	Significant indirect economic impacts	MetLife Foundation: Building Financial Health for All, pp. 34-39	
GRI 205: Anti-corruption 2016**	205-1	Operations assessed for risks related to corruption		All MetLife operations globally undergo an anti-corruption risk assessment at least annually, while ongoing monitoring and testing activities ensure that key anti-corruption controls effectively mitigate corruption risk.
	205-2	Communication and training about anti-corruption policies and procedures	Ensuring Sound Governance and Risk Management, p. 15	The MetLife Global Anti-Corruption Policy has been communicated in local languages to all MetLife employees globally. The policy is also available on MetLife's global intranet sites for all employees to access. Third parties are also trained on MetLife's policy through a brochure that is provided to all third parties we engage globally.
GRI 206: Anti-competitive Behavior 2016**	206-1	Legal actions for anti-competitive behavior, anti-trust and monopoly practices	None at the corporate level. Code of Conduct , pp. 29-36	

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GRI 200-400: Topic-Specific Disclosures 2016* (Continued)

Topic	Disclosure	Description	Cross-Reference	Explanation
Environmental				
GRI 302: Energy 2016**	302-1	Energy consumption within the organization	Performance Data, pp. 45-46	There was no energy consumption from energy generated from heating, cooling or steam. MetLife does not sell energy.
	302-3	Energy intensity	Performance Data, p. 45	
	302-4	Reduction of energy consumption	Protecting the Environment, pp. 30-33 Our Global Impact Goals, p. 41	
GRI 305: Emissions 2016**	305-1	Direct (Scope 1) GHG emissions	Performance Data, pp. 45-46	Our emissions calculation methodology is based on the Greenhouse Gas Protocol. Gases included in the calculation are CO ₂ , CH ₄ and N ₂ O. Global warming potential rates used are from the IPCC Second Assessment Report, 1995. The consolidation approach for emissions is based on financial control.
	305-2	Energy Indirect (Scope 2) GHG emissions	Performance Data, p. 45	Our emissions calculation methodology is based on the Greenhouse Gas Protocol. Gases included in the calculation are CO ₂ , CH ₄ and N ₂ O. Global warming potential rates used are from the IPCC Second Assessment Report, 1995. The consolidation approach for emissions is based on financial control.
	305-3	Other indirect (Scope 3) GHG emissions	Performance Data, p. 45	Our emissions calculation methodology is based on the Greenhouse Gas Protocol. Gases included in the calculation are CO ₂ , CH ₄ and N ₂ O. Global warming potential rates used are from the IPCC Second Assessment Report, 1995. The consolidation approach for emissions is based on financial control.
	305-4	GHG emissions intensity	Performance Data, p. 45	
	305-5	Reduction of GHG emissions	Protecting the Environment, pp. 30-33 Our Global Impact Goals, p. 41	

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GRI 200-400: Topic-Specific Disclosures 2016* (Continued)

Topic	Disclosure	Description	Cross-Reference	Explanation
Social				
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Performance Data, p. 45	
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	See explanation. MetLife Employee Benefits	MetLife provides benefits to all U.S. full-time employees, and these plans are generally available to part-time employees working 20 hours a week or more, but not to contract workers or part-time workers working less than 20 hours a week. These benefits include: <ul style="list-style-type: none"> • Medical coverage • Dental coverage • Short-term and long-term disability coverage • Company-paid life insurance • 401(k) savings and investment plan • MetLife stock is a part of our stock incentive award programs for high-job-level and higher paid employees • Cash balance defined benefit retirement plan • Healthcare and Dependent Care Flexible Spending Accounts • Opportunity to earn Working On Wellness dividend credited toward employee contributions for medical coverage • Optional employee-paid life insurance • Legal Services plan • Critical Illness Insurance
GRI 404: Training and Education 2016**	404-1	Average hours of training per year per employee	Performance Data, p. 44	
	404-2	Programs for upgrading employee skills and transition assistance programs	Investing in Our Employees, p. 25 MetLife Developing Talent	
	404-3	Percentage of employees receiving regular performance and career development reviews	Performance Data, p. 44 Investing in Our Employees, p. 25	
GRI 405: Diversity and Equal Opportunity 2016**	405-1	Diversity of governance bodies and employees	Performance Data, p. 44	
GRI 406: Non-discrimination 2016**	406-1	Incidents of discrimination and corrective actions taken	See explanation.	MetLife is occasionally sued in a variety of forums and jurisdictions by current and/or former employees alleging various violations of EEO laws. MetLife defends such matters and in many cases achieves a dismissal of all claims. On occasion, MetLife has settled certain claims to avoid the costs of litigation, without an admission of any liability.

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GRI 200-400: Topic-Specific Disclosures 2016* (Continued)

Topic	Disclosure	Description	Cross-Reference	Explanation
Social (Continued)				
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments and development programs	See explanation.	This indicator is not applicable to MetLife.
	G4-FS13	Access points in low-populated or economically disadvantaged areas by type	Delivering for Our Customers, pp. 18-19 MetLife Foundation: Building Financial Health for All, pp. 34-39	In many of our markets, we distribute insurance through partnerships with organizations such as banks, retailers, mobile phone operators and affinity groups. This is one example of our drive to grow in emerging markets.
	G4-FS14	Initiatives to improve access to financial services for disadvantaged people	Delivering for Our Customers, pp. 18-19 MetLife Foundation: Building Financial Health for All, pp. 34-39	MetLife strives to improve access to our products and services for disadvantaged people. In several countries around the world, we work with partners from other industries to reach wider segments of the population. For example, in Colombia and Brazil we work with utility companies, selling Personal Accident policies door-to-door and by phone for premiums as low as \$2.50 per month. In Egypt and Chile, we work with leading mobile operators, selling Personal Accident and Assistance services to their customer base by phone for around \$5 per month.
GRI 415: Public Policy 2016**	415-1	Political contributions	Ensuring Sound Governance and Risk Management, p. 15 2017 Political Activities Report	MetLife forbids political contributions outside the United States without express approval from the Head of International Government Relations. We made no political contributions outside the United States in 2017.
GRI 417: Marketing and Labeling 2016	417-3	Incidents of non-compliance concerning marketing communications	2018 Form 10-K , pp. 344-349	We consider “significant” fines as those listed in our 10-K.
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Ensuring Sound Governance and Risk Management, p. 14	The number of complaints received is confidential information. MetLife has a long-standing commitment to protect the security, confidentiality and integrity of personal information, and to comply with all applicable privacy and data protection laws and regulations. To this end, MetLife has a global privacy policy, which establishes enterprise-wide minimum standards on the collection, use and protection of personal information. Like other organizations, MetLife occasionally experiences security breaches, which may be described generally as the unauthorized access, loss, disclosure or misdirection of personal information. Should one of these incidents occur, MetLife has an incident response team that takes immediate steps to minimize any impact on the subject, follow applicable legal requirements, and investigate and correct the root cause, if needed, to help prevent future incidents. The team includes privacy and security professionals, lawyers and business associates.

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GRI 200-400: Topic-Specific Disclosures 2016* (Continued)

Topic	Disclosure	Description	Cross-Reference	Explanation
Social (Continued)				
GRI 419: Socioeconomic Compliance 2016	419-1	Non-compliance with laws and regulations in the social and economic area	2018 Form 10-K , pp. 344-351	We consider “significant” fines as those listed in our 10-K.
G4 Sector Supplement: Product Portfolio	G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Investing in Society, pp. 10-11 Performance Data, pp. 43, 46 MetLife Social Investment Programs	
	G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Investing in Society, pp. 10-11 Performance Data, p. 43	
G4 Sector Supplement: Active Ownership**	G4-FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	Investing in Society, p. 9	
	G4-FS11	Percentage of assets subject to positive and negative environmental or social screening	Investing in Society, p. 9	We utilize a vigorous risk management discipline across our investment portfolio and carefully assess the risks and benefits presented by each investment, including relevant environmental, social, economic and governance risks.

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