SBR has over 30 years in the COLI/BOLI market

MetLife SBR has been setting industry standards since 1987. Our experienced team uses a consultative approach to help companies with the design, implementation and administration of liability financing and corporate executive benefits. SBR provides solutions to help banks, corporations and insurance companies mitigate benefit liability risks in a tax-efficient manner through the use of corporate-owned life insurance (COLI/ICOLI) and bank-owned life insurance (BOLI).

<table>
<thead>
<tr>
<th>More than 60</th>
<th>people focused on the COLI/BOLI market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over $17 billion</td>
<td>COLI/BOLI assets under management</td>
</tr>
<tr>
<td>Over 1,000</td>
<td>programs implemented</td>
</tr>
<tr>
<td>Over 100,000</td>
<td>lives insured</td>
</tr>
</tbody>
</table>

As of March 31, 2018

Exceptional Service

SBR ensures that customers, including brokers and corporate clients, receive exceptional service at each step of the process, from initial consultation to implementation and ongoing service. A Sales Director (pre-sale) and a Client Executive (post-sale) are assigned to each case, providing a single point of contact with in-depth knowledge of product and plan design backed by a group of experts.
An SBR Sales Director partners with the broker to tailor plan design, pricing and underwriting considerations specific to the client’s needs. A dedicated Client Executive ensures **seamless case implementation** and assists with ongoing service and reporting. Longstanding relationships are built with clients and their brokers through proactive case management and periodic reviews at client’s offices.

**Customer Centricity and Quality Assurance**

At MetLife SBR, customers are at the center of everything we do. We are committed to processes and procedures that **continually measure and evaluate our services** to better serve our customers. SBR seeks, analyzes and acts on feedback from customers gathered through broker and client interactions, Voice of the Customer Surveys, MetLife Engage online community and the SBR Website. Our **processes and controls** are monitored by **internal and external audits**, review of SOX compliance and completion of the SSAE18 audit standard. The IT department conducts regular testing of administrative system data to ensure data quality.

<table>
<thead>
<tr>
<th>Over 190,000</th>
<th>transactions processed</th>
</tr>
</thead>
<tbody>
<tr>
<td>3-5 Business days</td>
<td>standard turnaround time</td>
</tr>
</tbody>
</table>

Policyholder transactions in 2017

**Data Protection and Business Continuity**

SBR maintains **robust standards and procedures to safeguard information** about customers, associates, business partners and other entities that provide MetLife with such information. SBR’s Global Privacy and Data Protection Policies and procedures set forth principles and guidelines for consistent standards that anchor MetLife’s privacy and data protection framework, including adherence to MetLife’s Employee Code of Conduct and IT Security Policies and Standards. MetLife’s Records and Information Management (RIM) program sets companywide standards for **managing the full lifecycle of records** including creation, retention and proper destruction of records. The IT Risk & Security department has the full-time responsibility of coordinating the development, testing and **ongoing maintenance of business continuity plans** for all MetLife business locations, production IT systems and applications. Nightly database back up and dual disaster recovery sites are an integral part of SBR’s Disaster Recovery Plan to safeguard customer information.
The MetLife advantage

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is one of the world’s leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world. Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

MetLife’s Retirement & Income Solutions division, the company’s institutional retirement business, issues products through Metropolitan Life Insurance Company and Metropolitan Tower Life Insurance Company,\(^1\) two wholly-owned subsidiaries of MetLife, Inc. Retirement & Income Solutions manages $189 billion in assets\(^2\) for transferred pension liabilities, stable value, institutional income annuities, benefits funding and structured settlements.

The major rating agencies have repeatedly recognized MetLife for our financial strength and our strong capitalization.\(^3\) Our financial strength has been built upon and is sustained through our diversity of businesses, conservative risk management and expertise in focusing on investment fundamentals. MetLife specializes in providing clients with the knowledge, tools and solutions to help manage the complex regulatory issues and potential tax implications that are unique to benefits and benefit liabilities.

For more information call 877-MET-EXEC or visit our website:
www.metlife.com/sbr

---

1. Effective April 27, 2018, General American Life Insurance Company was merged with and into Metropolitan Tower Life Insurance Company in conjunction with an internal restructuring.
2. MetLife Inc. Q4 2017 Quarterly Financial Supplement
3. For current ratings information and a more complete analysis of the financial strength of MetLife, please go to www.MetLife.com and click on “About Us” and then click on “Company Ratings.”

Neither MetLife nor its representatives may provide legal, accounting or tax advice. Any discussion of taxes or accounting rules is for general information purposes only. Companies should consult with and rely on their own independent legal and tax advisers regarding their particular facts and circumstances.