GLOBAL IMPACT

2015 EXECUTIVE SUMMARY
We made important progress in 2015 in building a stronger MetLife that delivers even greater value for all of its stakeholders. In our business operations, we launched the next phase of our corporate strategy, called Accelerating Value. Implementing this strategy requires us to look at every part of our business through three lenses: customers, competitors and cash. This helps us direct capital to businesses where we can deliver a truly differentiated customer value proposition and have a clear competitive advantage. It will also help us increase sustainable cash generation for our shareholders.

Based on these reviews and our assessment of the overall regulatory environment, we decided earlier this year to separate a substantial portion of our U.S. Retail business segment and sell our U.S. Retail advisor force to MassMutual. We believe these actions will bring significant benefits to MetLife as we move forward.

Against this backdrop of business optimization and realignment, we also took important steps to fulfill our responsibility as a good corporate citizen and produce positive global impacts:

**Protecting the Environment:** We pledged to achieve the ambitious goal of carbon neutrality from our business operations by the end of 2016. We also pledged to meet several other new environmental goals by 2020. The U.S. Environmental Protection Agency recognized the importance of our commitment by presenting us with a Climate Leadership Award for excellence in Greenhouse Gas Management — Goal Setting.

At the same time, we grew our total portfolio of green investments to $9.7 billion as we made new commitments to renewable energy projects and energy-efficient buildings.

**Creating Strong Communities:** We advanced our commitment to helping underserved people around the world connect to financial knowledge and services with an additional $30 million in financial inclusion grants provided by the MetLife Foundation. MetLife employees gave more than 72,000 hours of their time to support volunteer efforts around the world. They built homes with Habitat for Humanity, playgrounds with KaBOOM! and mentored young adults on work-readiness and financial literacy with LifeChanger.

Our investment in community and affordable housing projects reached $1.6 billion and our investment in infrastructure projects totaled $7.8 billion.

**Creating a Great Place to Work:** We developed a new Inclusion Index to measure how well we are integrating diversity and inclusion into our culture. To help our employees plan their careers and identify opportunities for advancement, we also established a new Global Grading Framework that standardizes jobs across markets. We were also proud to be named to the “100 Best Corporate Citizens List” by Corporate Responsibility magazine for the first time. The ranking is based on a company’s performance across seven areas: climate change, employee relations, environmental, financial, governance, human rights and philanthropy, and community support. MetLife is proud to continually set more ambitious goals not just for our financial performance, but for our environmental, social and governance performance as well. This is how we will build a more sustainable future for all of our stakeholders.

Steven A. Kandarian
Chairman of the Board,
President and Chief Executive Officer
MetLife, Inc.
Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. 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.

We invite you to learn more about our corporate responsibility efforts and provide feedback on our reporting. Please visit our Global Impact website: www.metlifeglobalimpact.com for our full 2015 Global Impact Report, Global Reporting Initiative (GRI) Index and other information.

About MetLife

www.metlifeglobalimpact.com
globalimpact@metlife.com
MetLife, Inc.
200 Park Avenue
New York, NY 10166
All information is as of December 31, 2015, unless otherwise noted.

Our Global Impact Goals

In 2015, MetLife set goals that relate to interactions with employees, customers, suppliers, communities and the environment. We intend to report on progress toward these goals as part of our commitment to making a global impact.

MetLife Foundation Goals

• Commit $200 million over five years (from 2013 baseline) to ensure that more people across the globe have access to the quality financial services they need to build better lives.

Supplier Diversity Goals

• Achieve 10 percent growth with diverse suppliers year over year through 2020.
• Strive to attain 100 percent of all sourcing initiatives to include a diverse supplier.
• Implement a diverse supplier mentorship program to achieve 15 percent program growth by 2020.

Environment Goals

• Become carbon neutral in 2016.
• By 2020, reduce energy consumption across the company’s global footprint by 10 percent (from a 2012 baseline).
• By 2020, reduce location-based carbon emissions by 10 percent (from a 2012 baseline).
• By 2020, require 100 of MetLife’s top suppliers to disclose their GHG emissions and emission reduction activities.

Customer Goals

• Demonstrate gains in customer loyalty through continuous improvements in Net Promoter Score and customer retention.

Employee Goals

• Create a unified culture of health throughout the enterprise, with wellness programming in every country.
• Ensure all MetLife associates are thinking about their health and have access to plans and programs that are locally relevant and impactful.
• Ensure a culture of inclusion, where all employees are actively involved in and able to participate in Diversity Business Resource Networks (DBRNs).

Risk Management and Ethics Goals

• Ensure a strong risk culture by encouraging all associates to complete Three Lines of Defense risk management training.
• Manage risks within our approved risk appetite statements.
Our ability to carefully match assets to product liabilities that can extend 30 years or more into the future enables us to deliver on promises made to millions of customers by MetLife companies around the world.

**METLIFE IDENTIFIES TRENDS, ACTIVELY MANAGES PORTFOLIOS AND CONTINUALLY MANAGES RISK TO ENSURE SOUND STEWARDSHIP OF INVESTMENT ASSETS.**

Our ability to carefully match assets to product liabilities that can extend 30 years or more into the future enables us to deliver on promises made to millions of customers by MetLife companies around the world.

**KEY HIGHLIGHTS:**

**Municipal bond investments of $15.9 billion** support infrastructure, education, community health and affordable housing initiatives.*

**Green investments of $9.7 billion** include ownership stakes in 37 wind and solar farms, equity stakes in 48 LEED-certified properties and $3 billion in renewable energy projects.

**Infrastructure investments of $7.8 billion** provide essential services, such as airports, roads, ports, pipelines, transmission lines and power.

**Community and affordable housing investments of $1.6 billion** provide significant and tangible benefit to projects involving affordable housing, community facilities and other transactions that serve low-income people and communities.

* As of December 31, 2015, MetLife has investments in 425 different nonprofit municipal entities in 47 states and Washington D.C. Over the past 10 years, MetLife’s investment in municipal bonds has increased over 300 percent.

**MetLife’s Diversified Global Portfolio**

465.6 Billion of Managed Assets*

MetLife’s investment portfolio includes securities and privately originated assets. Asset allocations reflect our mix of liabilities in MetLife’s global businesses. Our assets shift over time based on relative value and our view of the economy and financial markets. We maintain our focus on appropriate levels of diversification and asset quality.

* As of 12/31/15. See Legal Disclosures on pp. 16 for non-GAAP financial information, definitions and/or reconciliations.

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<td>Mortgage Loans</td>
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<td>Investment Grade Corporate</td>
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Addressing Environmental, Social and Governance (ESG) Risks and Opportunities

We invest in assets offering competitive, risk-adjusted returns that help ensure we can honor our financial commitments. In selecting and monitoring these investments, assessing risk is an integral part of our due diligence process.

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 risk.
Three Lines of Defense Model

In 2015, we rolled out a required risk management training course for all employees called “Three Lines of Defense.” Employees accessed an interactive module to understand the various lines of defense, including their specific role for helping to manage risk at MetLife. To date, 98 percent of employees have successfully completed the course.

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<th>1st LINE OF DEFENSE</th>
<th>2nd LINE OF DEFENSE</th>
<th>3rd LINE OF DEFENSE</th>
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<td><strong>Senior MetLife Management</strong></td>
<td><strong>Governance</strong></td>
</tr>
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<td>Lines of Business, Corporate Functions Primary Responsibility &amp; Accountability; Identifies, assesses and mitigates risk</td>
<td>Risk Management, Corporate Ethics and Compliance and IT Risk and Security Oversight &amp; Advisory; Advises business, monitors the aggregate risks and controls the first line</td>
<td>Enterprise Internal Audit Independent Assurance; Provides independent and objective opinion</td>
</tr>
</tbody>
</table>

**WE ADHERE TO THE HIGHEST STANDARDS OF ETHICAL CONDUCT AND ACT AS A TRUSTWORTHY PARTNER FOR OUR CUSTOMERS AND THE COMMUNITIES WE SERVE.**

MetLife’s culture of ethics, integrity and risk management is woven into the fabric of the organization—which means employees at all levels and in all departments take responsibility. We continuously evaluate and refine our ethics and risk management practices to ensure they align with our company strategy. This approach allows our customers to trust us to take on risk so they don’t have to.

**Operating with Ethics and Integrity**

**KEY HIGHLIGHTS:**

- Expanded risk committees, risk reporting and stress testing processes.
- Launched Global Ethics Assessment, part of our commitment to ensuring an ethical culture.

**Improving Enterprise Risk Management Tools**

We made a series of improvements to our risk management framework in 2015. In addition to the Enterprise Risk Appetite Statement, MetLife implemented risk appetite statements for each of our key regions (Americas, Asia and EMEA). Furthermore, the company expanded its risk committees and risk reporting at the regional and country levels to meet best practices and increasing regulatory expectations in several countries and regions. MetLife also expanded stress testing processes to include multiple capital lenses, including GAAP, Statutory and Economic Capital.

**2015 Global Ethics Assessment**

MetLife is committed to creating and maintaining an ethical culture. In support of this commitment, in 2015 MetLife conducted a Global Ethics Assessment. We are now developing an action plan to address the results of the assessment. We aim to implement this plan across our global operations in 2016. In late 2017, we will distribute a follow-up survey to measure the effectiveness of these actions.
Focusing on Customers

Enhancing Access
MetLife continually innovates in the design and distribution of our products and services. Our aim is to make them more available to those who do not traditionally have access to high-quality financial services. Three examples include:

• **Educare: A New Educational Product in Asia** Educare is a first-of-its-kind savings plan that helps parents to develop their children every step of the way from birth to university graduation.

• **Met99: Flexible and Affordable Insurance for Mexico** Met99 is a life insurance product that strengthens financial inclusion of lower-middle income employees in Mexico.

• **New Bank Partnership in Egypt** MetLife Alico and ALEXBANK launched a strategic partnership to provide comprehensive insurance solutions to 1.6 million customers across the bank’s network of 170 branches in Egypt.

Building a Culture of Innovation using LumenLab
MetLife
Launched in 2015 and led by innovation experts, LumenLab is a first-of-its-kind innovation center that encourages and supports staff in creating new businesses that target the needs of the Asian consumer across Health, Wealth and Aging.

In 2015, LumenLab held over 15 workshops and boot camps across Asia. Using a combination of customer insights from the in-country teams and organic ideas from LumenLab’s innovators, a number of business ideas are currently being explored using a “test and learn” pilot process. These include: BerryQ, a gamifying health education quiz app; Rememory, a guided and structured intergeneration storytelling platform; and Misk, an online insurance tool that provides transparency in various offerings and supports education. Additional boot camps will be held in Malaysia, Vietnam, Japan, China, India and Singapore in 2016.

DEVELOPING AND MAINTAINING EXCEPTIONAL CUSTOMER EXPERIENCES IS OUR TOP PRIORITY.

We listen closely to customer needs and work hard to provide easy access to and comprehensive support for our products. From investing in technology to simplifying and standardizing processes, to designing innovative product solutions, we strive to deliver exceptional customer experiences.

In addition to NPS tracking at individual interactions, MetLife is focused on understanding and improving the end-to-end relationship that we have with customers. Satmetrix’s report tracking relationship Net Promoter Scores (rNPS) of U.S. life insurers shows MetLife’s performance improving 35% from 2014 to 2015.*

*Source: Satmetrix 2016 U.S. Life Insurance Benchmark

**KEY HIGHLIGHTS:**

**Exceeded goals in our U.S. call centers** for first-call resolution, customer satisfaction and Transactional Net Promoter Score—achieving historic highs for MetLife.

**Invested up to $300 million** in technology and operations to modernize our foundation and develop advanced capabilities, focusing on delivering a differentiated customer experience.

**Launched MyDirect**, the first fully digital auto insurance experience, making it easier for customers to secure coverage and manage their policies.

**Strengthened our MAXIS Global Benefits Network** relationship with AXA under a joint venture to offer benefits solutions to customers in more than 110 countries.

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**rNPS SCORE:**

**UP35%** from 2014 to 2015

*Source: Satmetrix 2016 U.S. Life Insurance Benchmark*
Creating a Great Place to Work

KEY HIGHLIGHTS:

40,000 employees participated in the Organizational Health survey, showing significant improvement against priority areas.

Launched “Wellness for Life,” MetLife’s first global wellness program.

Implemented Inclusion Index to measure diversity and inclusion integration in the company’s culture.

Conducted business with 700+ diverse business partners, representing 10.2% of our supplier spend.

Established Global Grading Framework, making it easier for employees to seek out career growth opportunities and manage talent.

We provide employees with a variety of opportunities to develop their unique abilities and talents—helping us to deliver the customer-centric products that fuel our success. Through everyone’s continued focus, our work will enable a truly global One MetLife.

MetLife strives to develop a workplace culture where employees are engaged, motivated and inspired.

Our Organizational Health Aspiration

Motivational Leadership: Build a positive team environment that supports and challenges employees to be involved in achieving our shared vision through honest, transparent and open dialogue.

Engaged Talent: Develop talented and motivated employees who focus on clear objectives, aim to achieve superior results and have opportunities for personal growth.

Customer Orientation: Make it easy for our customers to do business with us by offering them the very best of our company, no matter where the ideas originate.

Measuring Global Organizational Health

MetLife’s organizational health survey helps us to better evolve our organization’s tools, processes and behaviors to align with our vision, strategy and values.

Sustaining a Culture of Diversity and Inclusion

MetLife’s commitment to diversity and inclusion (D&I) is integral to our business success. Talented, diverse employees provide fresh perspectives, strategic thinking and innovative problem solving. We are thus better equipped to understand global markets, build strong relationships with our customers and forge connections within the communities where we live and work.

In 2015, MetLife leveraged an inclusion index derived from MetLife’s annual Organizational Health Survey to understand the progress of our global diversity and inclusion efforts. MetLife employees also celebrated MetLife’s second annual Inclusion Week in June 2015. This year’s campaign focused on Cultural Fluency—the ability to understand and appreciate other cultural assumptions without passing judgment.

Promoting Supplier Diversity

MetLife benefits from the innovation and agility of diverse business partners in many of the same ways that we benefit from the diversity of our own workforce. Our award-winning supplier diversity program, established in 2003, is a key element of our business strategy. The program fosters relationships with diverse suppliers while empowering communities through economic growth and job creation.

Looking forward, we are focusing on expanding our program globally and strengthening our affiliation with global supplier diversity organizations to partner with under-represented businesses that deliver innovative business solutions.

In addition, we recognize that female business owners are essential to global economic development; therefore, MetLife focuses on initiatives to increase our work with women-owned businesses in areas where we have a global presence.

MetLife Global Impact 2015 Executive Summary
MetLife Foundation: Making a Difference

KEY HIGHLIGHTS:

$49 million in total giving by MetLife and MetLife Foundation, which includes financial inclusion, health and medical research, disaster relief, arts and culture and associate involvement.

More than 72,000 hours of employee volunteer efforts, including LifeChanger, a volunteer and mentoring program with over 600 volunteers across 12 countries.

More than $100 million in grants to financial inclusion—halfway to our five-year commitment of $200 million by 2017.

MetLife Foundation was founded on a simple, powerful insight: Everyone needs access to the right financial tools to pursue more from life. Since 1976, MetLife Foundation has provided more than $700 million in grants to make a positive difference for the people, families and communities it serves.

In 2013, the Foundation committed $200 million over a five-year period to help low-income individuals and families join and maximize their use of the formal financial sector. As we enter the second half of our five-year strategic plan, MetLife Foundation is right on track, disbursing more than $100 million against that goal.

MetLife Foundation is also involved in a variety of grant-making ventures focused on health and medical research, arts and culture, disaster relief and volunteerism to positively affect communities around the world.

SINCE 1976, METLIFE FOUNDATION HAS PROVIDED MORE THAN $700M IN GRANTS TO MAKE A POSITIVE DIFFERENCE GLOBALLY.

MetLife Foundation’s mission is to improve the financial health of low-income people globally by partnering with effective organizations that provide advice and access to high-quality financial services. We work in both developing and developed economies to ensure that financial services are understood and used by all people, providing them with the ability to manage and improve their lives.
Protecting the Environment

2015 was a pivotal year for MetLife, with notable environmental commitments and achievements. Significantly, we expanded our sustainability program to one that is now truly global in scope by:

- setting our first ever global environmental goals,
- launching “Our Green Impact”—a comprehensive global employee engagement program,
- increasing our number of green buildings throughout the world and,
- engaging more suppliers in our supply chain sustainability program than ever before.

In support of this commitment, we strive to minimize our environmental impact through carbon reduction programs, energy-efficiency initiatives, waste reduction, recycling and reuse efforts, employee engagement on environmental issues and healthy lifestyle choices.

**METLIFE IS COMMITTED TO IMPROVING THE ENVIRONMENT TODAY TO ENSURE A HEALTHY PLANET FOR GENERATIONS TO COME.**

In support of this commitment, we strive to minimize our environmental impact through carbon reduction programs, energy-efficiency initiatives, waste reduction, recycling and reuse efforts, employee engagement on environmental issues and healthy lifestyle choices.

**Our Global Environmental Goals:**

**CARBON NEUTRALITY: 0**
MetLife will achieve carbon neutrality by 2016 and going forward through continued implementation of energy efficiency measures across our portfolio and increased use of collaboration technology to reduce employee business travel.

**GLOBAL ENERGY CONSUMPTION: -10%**
MetLife will reduce energy consumption across the company’s global footprint by 10 percent by 2020 (from a 2012 baseline).

**LOCAL CARBON EMISSIONS: -10%**
MetLife will reduce location-based carbon emissions by 10 percent by 2020 (from a 2012 baseline).

**TOP SUPPLIERS DISCLOSURES: 100**
MetLife will require 100 of its key suppliers to publicly disclose their greenhouse gas emissions and emission reduction activities by 2020.

**KEY HIGHLIGHTS:**

**First U.S.-based insurer to commit to carbon neutrality.** Established global environmental goals. Committed to reducing energy usage and greenhouse gas emissions by 10% by 2020.

**Recognized by EPA with Climate Leadership Award for Excellence—Greenhouse Gas Management—Goal Setting.**
MetLifeGlobalImpact2015ExecutiveSummary

Managed Assets $465.6
Less Fair Value Option and Trading Securities 15.0
Less Policy Loans 11.3
Total Investments $495.5
($ in billions) 12/31/15

Any or all forward-looking statements may turn out to be wrong. They can be affected by inaccu-
racies or unknowns or uncertainties and other factors that are difficult to predict. These statements are not guarantees or projections of future performance. Actual results could differ materially from those anticipated in forward-looking statements due to a number of risks and uncertainties. Some of the key factors that could cause actual results to differ from those projected in forward-looking statements include: (1) difficult conditions in the global economy and capital markets; (2) increased volatility and disruption of the global capital and credit markets; (3) exposure to global financial and capital market risks, including as a result of the disruption in Europe and possible withdrawal of one or more member countries from the euro zone; (4) impact on us of comprehensive financial services regulation or hedging arrangements associated with those risks; (5) numerous rulemaking initiatives required or permitted by the Dodd-Frank Wall Street Reform and Consumer Protection Act which may impact how we conduct our business, including those compelling the liquidation of certain financial institutions; (6) regulatory, legislative or tax changes relating to our insurance, international, or other operations that may affect the fairness of our results of operations, the value of our insurance reserves, or our ability to generate adequate returns on our investments; (7) the possible departure of key personnel; (8) the effectiveness of our programs and practices in avoiding giving up our associates with securities lending as a source of expected gain and in-creased expenses relating to pension and postretirement benefits, as well as health care and other employee benefits; (9) inability to control our intellectual property rights or claims of infringement of the intellectual property rights of others; (10) inability to attract and retain sales representatives; (11) problems with new technology, information systems and database management and processing failures; (12) the ability of the subsidiaries to pay such dividends; (13) the possibility that Moody's, Inc.'s Board of Directors may change the policies regarding the payment of dividends by Moody's, Inc.; (14) risks related to the ability of Moody's, Inc. to attract, develop and retain key personnel; (15) economic, political, legal, currency and other risks relating to our international operations, including our exposure to fluctuations of exchange rates; (16) downgrades in our claims paying ability as a result of inadequate reserves, increased claims or claims costs, ineffective claims management, or changes in the understanding and comparability of our general account investment portfolio by excluding assets such as policy loans, other invested assets, mortgage loans held-for-sale, and commercial mortgage loans held-for-sale from GAAP measure. A reconciliation of Managed Assets to Total Investments is set forth below. Additional information about MetLife's investments is available in MetLife, Inc.'s Quarterly Financial Supplement and in the Notes to the Consolidated Financial Statements in its Annual Report on Form 10-K. MetLife, Inc. believes the use of Managed Assets enhances the understanding and comparability of its general account investment portfolio by excluding assets such as policy loans, other invested assets, mortgage loans held-for-sale, and commercial mortgage loans held-for-sale from GAAP measure. MetLife, Inc.'s Quarterly Financial Supplement is available on its website, www.metlife.com, and can be accessed through a link on the Investors & Analyst Information section of the site. These materials may contain or incorporate by reference information that includes or is based upon forward-looking statements. MetLife, Inc. wishes to caution any reader not to place undue reliance on any forward-looking statement. MetLife, Inc. does not undertake any obligation to publicly correct or update any forward-looking statement if MetLife, Inc. later becomes aware that such statement is not likely to be achieved. Please consult any further disclosures MetLife, Inc. makes on related subjects in reports to the U.S. Securities and Exchange Commission.

Reconciliation of Total Investments to Managed Assets

($ in billions) 12/31/15

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VISION FOR GLOBAL IMPACT

Building on our long history of helping our customers live better lives, MetLife is committed to helping people, families and communities around the world expand tomorrow’s possibilities. We work hard to maintain the trust of all our customers and to advance stability in the communities we serve.