At MetLife, we strive to continuously improve our environmental, social and governance performance. Each year we build on many of our previous disclosures to better align with internationally recognized reporting frameworks and the inquiries of ratings and rankings agencies. As we continue to raise the bar on our disclosure, we find we have more to say.

This year, our reporting comprises two documents, in addition to our Global Reporting Initiative (GRI) Index. The first document is a high-level overview of our Global Impact priorities, which can be accessed at metlifeglobalimpact.com. This second document is a comprehensive accounting of our policies, performance and approach to managing key issues. Our enhanced approach to disclosure allows us to expand the breadth and depth of our reporting, while making it easier for our stakeholders to find the information that matters most to them.
2016 Global Impact Highlights

Creating Value: Investing in Communities
• $26.2 billion in impact-related infrastructure, including $16.0 billion in municipal bonds that help support affordable housing, education and health needs; $9.3 billion to provide essential services such as airports, roads and ports, and $900 million* in renewable energy infrastructure.
• $9.7 billion in green investments, including ownership stakes in 37 wind and solar farms, 56 LEED-certified properties and $2.6 billion* in renewable energy projects.
• $1.8 billion in investments that directly support community needs and housing for low-income families.

Ensuring Stability: Risk Management & Governance
• Obtained listing on the Dow Jones Sustainability North America Index — (DJSI) for the first time. DJSI is a widely recognized standard for corporate responsibility that tracks leading sustainability-driven companies. MetLife is one of only eight insurers in North America to appear on the index.
• Recognition from Deloitte and the Alliance for Board Diversity for having one of the most diverse boards of any company in the Fortune 500. As of Dec. 31, 2016, 31 percent of Board members were women, and 23 percent were ethnically or racially diverse.
• Named to the first-ever Bloomberg Financial Services Gender-Equality Index, reflecting commitment to gender equality across our operations.

A Trusted Partner: Meeting Customer Needs
• Paid more than $48 billion in claims to policyholders.
• Expanded stakeholder engagement with consumers: Gathered insights from more than 55,000 customers and potential customers around the world.
• Implemented a suite of four Net Promoter Score programs to measure satisfaction across different stakeholder interactions.

Empowering Employees: One Global Team
• Deepened our commitment to provide healthy workspaces — opened our state-of-the-art investments headquarters, featuring sit-stand desks, treadmill workstations and outdoor walking trails.
• Established Europe, the Middle East and Africa’s (EMEA’s) first region-wide Community Service Week, with participation from more than 750 volunteers across the region.
• Enhanced talent development by launching an upward feedback tool for every MetLife manager with three or more direct reports.

MetLife Foundation
• MetLife and MetLife Foundation made $48 million in grants, including $30 million for financial inclusion efforts that help low-income individuals and families get access to safe and affordable financial products and services.
• MetLife employees volunteered more than 90,000 hours around the globe, up by more than 25 percent from last year.

Delivering Positive Impact: Our Climate Leadership
• Achieved carbon neutrality, the first U.S.-based insurer to do so.
• Recognized with a Climate Leadership Award from the U.S. Environmental Protection Agency for the company’s ambitious greenhouse gas emissions reduction goals.
• Received grade of “A-” from CDP (formerly the Carbon Disclosure Project) for reporting and management of climate issues. This rating places MetLife in CDP’s top quartile “Leadership” category among financial services providers.
• Mobilized 8,000 employees through Our Green Impact, MetLife’s employee engagement program to address environmental issues.

*$2.6 billion in renewable energy projects includes the $900 million referenced in renewable energy infrastructure
MetLife, Inc. is a leading global provider of insurance, annuities, employee benefits and asset management, serving approximately 100 million customers and more than 90 of the top one hundred FORTUNE 500® companies. Through its subsidiaries and affiliates, 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.
Our Refreshed Enterprise Strategy

To adapt to a changing world, we are undergoing one of the most dramatic transformations in our history. We are reinventing how we do business so that we can thrive in a variety of environments. Our new corporate enterprise strategy and refreshed brand — adopted in 2016 — reflect the modern, customer-focused company we are becoming. They reinforce the important role we play in our customers’ lives and the partnerships we have with them.

As we become a simpler, more nimble company, we remain focused on finding new ways to deliver value for customers and shareholders. We’re listening carefully to customers and using their insights to build new products and services that fit their needs. We are focused on growing our market-leading Group Benefits business in the United States and on growing in key markets internationally. “Digital” and “Simplified” are the key enablers of our four new strategic cornerstones.

Our Values

Though our strategy is changing, our values remain rooted in our original philosophy: We believe that by putting customers first, aiming to be the best and making things easier for our customers, we will succeed together as One MetLife.

Put Customers First
Caring for and respecting customers is core to everything we do. It defines our work and shapes the culture for our people, radiating out to our shareholders and communities.

Be the Best
We are relentless in our search for new and better ways of doing things. As a leader in our industry, we constantly raise the bar, take calculated risks and learn quickly from our mistakes.

Make Things Easier
Products in our industry aren’t always easy to understand. That’s why we are always looking for simpler ways to connect customers to the best solutions. By doing this, we aim to exceed their expectations and build trust.

Succeed Together
United by our purpose, we live by a collective commitment to honesty, integrity and diversity. We are open and inclusive, proudly taking and applying the best ideas from every part of our company.
Our Products
In the United States, we provide a variety of insurance and financial services products, including life, dental, disability, property & casualty insurance, guaranteed interest, stable value investment products and annuities to both individuals and groups.

Outside the United States, we provide life, medical, dental, credit and other accident & health insurance, as well as annuities, endowment and retirement & savings products to individuals and groups.

Separation of our U.S. Retail Business
We are restructuring our operations to reflect the evolution in our strategy. In January 2016, we announced our intent to separate a substantial portion of our U.S. Retail business — a decision driven by a strategic review of our business and the impact of regulatory and economic factors. As a separate company, the U.S. Retail business aims to benefit from greater focus and more flexibility in products and operations. At the same time, the separation is designed to bring significant benefits to MetLife as we focus even more intently on our Group business and international operations in the United States.

The separated U.S. Retail business has been rebranded Brighthouse Financial. Visit brighthousefinancial.com for more information.

MetLife Foundation
Everyone needs access to the right financial tools to achieve their goals. This understanding inspires MetLife Foundation’s focus on grant-making to improve financial inclusion and enable individuals to accelerate progress toward financial well-being. The Foundation does this by partnering with outcomes-oriented organizations that provide advice, services and support to help people navigate life’s changes and achieve their long-term financial goals. Since its creation in 1976, MetLife Foundation has provided more than $744 million in grants to make a positive difference for the individuals, families and communities we serve.

Where We Operate
- Argentina
- Australia
- Bahrain
- Bangladesh
- Brazil
- Bulgaria
- Chile
- China
- Colombia
- Cyprus
- Czech Republic
- Ecuador
- Egypt
- France
- Greece
- Hong Kong
- Hungary
- India
- Ireland
- Italy
- Japan
- Jordan
- Korea
- Kuwait
- Lebanon
- Malaysia
- Mexico
- Nepal
- Oman
- Poland
- Portugal
- Qatar
- Romania
- Russia
- Saudi Arabia
- Slovakia
- Spain
- Turkey
- Ukraine
- United Arab Emirates
- United Kingdom
- United States
- Uruguay
- Vietnam
Selected Awards and Recognition

2016 Dow Jones Sustainability North America Index

J.D. Power
Received “Outstanding Customer Service Experience” award from J.D. Power for Retirement & Income Customer Solutions Center’s Live Phone Channel*

G.I. Jobs magazine
Military Friendly Employer

Human Rights Campaign Foundation
Best Places to Work for LGBT Equality 2016

Hispanic Association on Corporate Responsibility
Corporate Inclusion Index 2016

National Association for Female Executives
Top 50 Companies for Executive Women 2016

Women’s Business Enterprise National Council
One of America’s Top Corporations for Women’s Business Enterprises

Dave Thomas Foundation
Best Adoption-Friendly Workplace 2016

WorldatWork
Work-Life Seal of Distinction 2016

LATINA Style Magazine
Best Places for Latinas to Work

Reader’s Digest
Most Trusted Brands

*J.D. Power 2016 Certified Contact Center ProgramSM recognition is based on successful completion of an audit and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. For more information, visit www.jdpower.com/ccc.
Our Global Impact Goals

In 2015, MetLife set goals that relate to interactions with our employees, customers, suppliers, communities and the environment. This is our first report on progress toward these goals.

**Risk Management and Ethics Goals**

<table>
<thead>
<tr>
<th>Goal</th>
<th>Progress</th>
</tr>
</thead>
</table>
| Ensure a strong risk culture by encouraging all employees to complete Three Lines of Defense risk management training. | On target. MetLife’s fosters a culture of risk awareness and maintains a strong governance framework. Throughout 2016, we continued to promote risk awareness through focused training and enterprise-wide messaging that included:  
  • Enrolling new employees in the mandatory Three Lines of Defense course. As of Dec. 31, 2016, approximately 98 percent of employees had completed the training.  
  • Implementing a mandatory Risk Management Training for all European employees at MetLife. As of Jan. 11, 2017, 94 percent of European employees at MetLife had completed the course.  
  • Highlighting Global Risk Management employees on our intranet site and emphasizing their role in the Three Lines of Defense. |
| Manage risks within our approved risk appetite statements.          | On target. MetLife’s Enterprise Risk Appetite Statement (RAS) articulates the types and aggregate level of risk that the company is willing to assume as the organization pursues its strategic objectives and business plan. It enables management and the Board to understand, measure and manage the aggregate level of risk posed by the company’s business activities within our risk appetites. The RAS is reviewed annually, considering changes to the company’s desired risk profile, strategic objectives and business plan, and is approved by the Board of Directors. |

**Customer Goals**

<table>
<thead>
<tr>
<th>Goal</th>
<th>Progress</th>
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</thead>
</table>
| Implement a suite of Net Promoter Score (NPS) programs to measure satisfaction across different types of stakeholder interactions. | Achieved. In 2016, MetLife completed the implementation of the NPS 360 program, which includes the following types of NPS studies:  
  • Transactional NPS (tNPS) — launched 2012  
  • Relationship NPS (rNPS)  
  • Competitive NPS (cNPS)  
  We also implemented an Employee NPS (eNPS). The implementation of these programs puts us on the path to becoming more customer centric and providing best-in-class customer experience. |
| Demonstrate gains in customer loyalty through continuous improvements across NPS and customer retention. | On target. Across most markets and touchpoints, transactional NPS, the primary measure we had in place, improved in 2016. |
### Employee Goals

<table>
<thead>
<tr>
<th>Goal</th>
<th>Progress</th>
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<tbody>
<tr>
<td>Create a unified culture of health throughout the enterprise, with</td>
<td>On target. In 2016, employees in more than 40 countries had access to the global Wellness for Life program through its network of local wellness champions. More than 200 wellness activities were offered around the world. Our focus on wellness in Europe, the Middle East and Africa (EMEA) contributed to a growing regional culture of well-being. More than 1,100 employees in 16 EMEA markets participated in the Global Corporate Challenge, taking 1.5 billion steps in 100 days, with MetLife finishing the program as the top-ranked global insurer. In the United States, the common branding of fitness centers and cafeterias under the Wellness for Life name, as well as the rebranding of global wellness programs, broadened the reach and consistency of the wellness message for employees.</td>
</tr>
<tr>
<td>wellness programming in every country.</td>
<td></td>
</tr>
<tr>
<td>Ensure all MetLife employees are thinking about their health and</td>
<td>On target. The Wellness for Life program shared messages to raise awareness around key health concepts including healthy diet, physical activity, sleep and disease prevention. During the year, locally relevant programs in 43 countries provided employees with opportunities to practice healthy behaviors (e.g., eating fruits and vegetables, participating in regular physical activity and practicing relaxation techniques) and to receive services such as vaccinations and health screenings.</td>
</tr>
<tr>
<td>have access to plans and programs that are locally relevant and</td>
<td></td>
</tr>
<tr>
<td>impactful.</td>
<td></td>
</tr>
<tr>
<td>Ensure a culture of inclusion, where all employees are actively</td>
<td>On target. In 2016, DBRNs around the world provided their members with career and personal development, opportunities for networking, peer support and community outreach.</td>
</tr>
<tr>
<td>involved with and able to participate in Diversity Business Resource</td>
<td></td>
</tr>
<tr>
<td>Networks (DBRNs).</td>
<td>• <strong>Families at MetLife</strong> hosted 22 events in the United States on topics such as college savings and financial planning.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Gay, Lesbian, Bisexual, Transgender and Allies</strong> at MetLife hosted 14 events in the United States and Ireland, including Pride March in the United States, where employees and their families could show their pride. The results can be seen at #metlifepride.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Global Multicultural Professionals</strong> hosted 25 events in the United States, including one to help participants learn a new language.</td>
</tr>
<tr>
<td></td>
<td>• <strong>MetLife Diverse Abilities</strong> hosted 13 events in the United States, including Disability Mentoring Day, where employees from five MetLife sites mentored students with disabilities.</td>
</tr>
<tr>
<td></td>
<td>• <strong>MetLife Veterans Network</strong> hosted 70 events in the United States and the United Kingdom, including the Valor Games in the United States.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Rising Professionals at MetLife</strong> hosted 85 events in the United States, including an innovation forum.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Women’s Business Network</strong> hosted 40 events, including a speaker series where attendees had the opportunity to hear and learn from members of the executive group.</td>
</tr>
</tbody>
</table>

### Supplier Diversity Goals

<table>
<thead>
<tr>
<th>Goal</th>
<th>Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Achieve 10 percent growth with diverse suppliers year over year</td>
<td>On target. In 2016, the number of diverse suppliers we hired grew by 16 percent. Overall company spend with diverse suppliers was 10.6 percent.</td>
</tr>
<tr>
<td>through 2020.</td>
<td></td>
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<tr>
<td>Strive to attain 100 percent of all sourcing initiatives to include</td>
<td>On target. Achieved 80 percent improvement from 2015, thereby achieving 90 percent inclusion of at least one diverse supplier in our requests for proposals.</td>
</tr>
<tr>
<td>a diverse supplier.</td>
<td></td>
</tr>
<tr>
<td>Implement a diverse supplier mentorship program to achieve 15</td>
<td>On target. Implemented diverse supplier mentorship program in 2016 that resulted in 40 percent of participants selected as suppliers. On target to meet or exceed goal by 2020.</td>
</tr>
<tr>
<td>percent program growth by 2020.</td>
<td></td>
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</tbody>
</table>
### MetLife Foundation Goals

<table>
<thead>
<tr>
<th>Goal</th>
<th>Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commit $200 million over five years (from a 2013 baseline) to ensure that more people across the globe have access to the quality financial services they need to build better lives.</td>
<td>On target. By end of year 2016, we had committed more than $123 million toward our $200 million goal.</td>
</tr>
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</table>

### Environmental Goals

<table>
<thead>
<tr>
<th>Goal</th>
<th>Progress</th>
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<tbody>
<tr>
<td>Become carbon neutral in 2016.</td>
<td>Achieved. Achieved carbon neutrality in 2016 by implementing energy efficiency measures, increasing use of collaboration tools to reduce employee business travel and supporting emissions-reduction projects and renewable energy generation. We support carbon mitigation projects that drive sustainable development in countries where we operate around the world.</td>
</tr>
<tr>
<td>By 2020, reduce energy consumption across the company’s global footprint by 10 percent (from a 2012 baseline).</td>
<td>On target. We continue to drive energy reductions across our global portfolio through capital improvement projects and facility upgrades. Projects include lighting retrofits, chiller and boiler replacements, efficient HVAC systems, demand metering, occupancy-sensor installations and other projects. To further advance our efforts, the MetLife Sustainability Team facilitated an energy reduction education program with our real estate teams around the globe, which resulted in identification of long-term energy reduction opportunities for each region in which we operate.</td>
</tr>
<tr>
<td>By 2020, reduce location-based carbon emissions by 10 percent (from a 2012 baseline).</td>
<td>On target. We are reducing our carbon emissions by implementing energy efficiency capital projects across domestic and international locations, integrating sustainability best practices into new workspaces, consolidating real estate offices and promoting increased use of collaboration tools to offset employee travel. For existing offices, we focus on optimizing performance through energy management best practices, consolidating offices into single sites and designing world-class offices that feature innovative technology and collaborative spaces.</td>
</tr>
<tr>
<td>By 2020, require 100 of MetLife’s top suppliers to disclose their greenhouse gas (GHG) emissions and emissions reduction activities.</td>
<td>On target. In 2016, MetLife worked with 70 suppliers, including some international suppliers for the first time, to disclose their GHG emissions reduction activities through the CDP questionnaire, and we will continue to work with them to reach our environmental goals together.</td>
</tr>
</tbody>
</table>
Creating Value: Investing in Communities

Key Highlights

• $26.2 billion in impact-related infrastructure, including $16.0 billion in municipal bonds that help support affordable housing, education and health needs; $9.3 billion to provide essential services such as airports, roads and ports, and $900 million* in renewable energy infrastructure.

• $9.7 billion in green investments, including ownership stakes in 37 wind and solar farms, 56 LEED-certified properties and $2.6 billion* in renewable energy projects.

• $1.8 billion in investments that directly support community needs and housing for low-income families.

Our Approach

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. More than 800 MetLife investment professionals around the globe give us depth and breadth across many asset sectors and markets.

We focus on the value of each asset and on the relative value of asset classes to determine which offer the most attractive returns within given risk and other constraints. Above all, we’re focused on looking ahead and positioning MetLife’s global portfolio for the future while striving to take advantage of today’s opportunities.

* $2.6 billion in renewable energy projects includes the $900 million referenced in renewable energy infrastructure.
Investment Fundamentals

- MetLife considers asset-liability management to be a core competency and carefully matches assets to liabilities across our global business.
- MetLife focuses on the value of each asset and on the relative value of asset classes, determining which offer the most attractive returns within given risk constraints.
- MetLife utilizes a vigorous risk management discipline across our investment portfolio and views risk management as fundamental to our culture. This discipline is woven throughout our investment process with dedicated systems, protocols and models. We carefully assess risks and benefits presented by each investment, including relevant environmental, social, economic and governance risks and benefits.

Key Differentiators

- MetLife has a strong balance sheet and capital position and is well-positioned to fulfill our obligations.
- MetLife benefits from a strong franchise, business diversification and sound financial fundamentals, particularly when managing through challenging markets.
- MetLife’s sizable investment portfolio and operation gives us breadth and depth across asset sectors and markets. We emphasize firsthand, fundamental analysis by our in-house team of analysts and sector specialists.
- MetLife is a significant originator of private assets, including commercial and agricultural mortgages and private placements, which provides us with a competitive advantage in these markets.

MetLife’s Diversified Portfolio

MetLife’s investment portfolio, totaling $476.5 billion of managed assets as of Dec. 31, 2016, 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.

Diversified Global Portfolio

1 As of December 31, 2016. See Legal Disclosures on page 46 for non-GAAP financial information, definitions and/or reconciliations.
Green Investments
MetLife is committed to sound environmental stewardship, demonstrated by consistent investment in green building and renewable energy opportunities. As of December 31, 2016, we held:

- $2.6 billion investments in renewable energy projects
- Ownership stakes in 37 wind and solar farms that produce enough clean energy to power approximately 1.3 million homes
- Equity stakes in 56 LEED-certified properties

Investing in Infrastructure
MetLife's infrastructure debt portfolio includes assets that provide essential services. We have $9.3 billion of investment holdings in infrastructure, such as airports, ports, roads, pipelines, transmission lines and power generation, including utility-scale solar and wind power plants.

Community and Affordable Housing
MetLife undertakes community and affordable housing investments to bring significant, tangible benefits to communities. Our community investments of $1.8 billion also include affordable housing, community facilities and other transactions that serve low-income individuals and communities.

As one example, in 2016, MetLife closed on a new FlexCap loan that supports U.S. affiliates of Habitat for Humanity (Habitat). This transaction ensures low-income customers have access to financial services and programs at reasonable costs. Habitat mortgages are sized to meet family needs, and new homebuyers are provided with financial counseling to prepare for home ownership.

MetLife is a longtime investor in affordable rental housing for low-income households in the United States. These investments are facilitated by the federal Low Income Housing Tax Credit under Section 42 of the U.S. tax code. The high-quality rental housing created through these investments is affordable to households earning less than 60 percent of an area’s median income.

Addressing Environmental, Social and Governance Risks and Opportunities
For nearly 150 years, MetLife has been a stable, well-respected provider of financial services and products that represent long-term promises to our clients and customers. We help our customers meet their financial needs so they can achieve their goals and navigate life’s twists and turns. MetLife’s presence in communities around the world runs deep, allowing us to positively impact millions of people. Through investments, job creation, benefit payouts, tax payments and other direct and indirect economic activities, MetLife enables local economies to grow, prosper and thrive.

Our ability to deliver on policies many years into the future requires that we seek out stable, secure and diverse investments that offer competitive, risk-adjusted returns. 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 risks.

Investing for Impact
We define impact investments as those that generate social and/or environmental benefits while also providing economic returns. While these investments form only a portion of our overall portfolio, we recognize the opportunity to use them as a means to create both financial and societal value.

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2016 Fair Value</th>
<th>2016 Investments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community and Affordable Housing Investments</td>
<td>$1,804</td>
<td>$298</td>
</tr>
<tr>
<td>Green Investments</td>
<td>$9,683</td>
<td>$174</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>$9,288</td>
<td>$2,354</td>
</tr>
<tr>
<td>Municipal Bonds</td>
<td>$15,991</td>
<td>$1,251</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$36,766</strong></td>
<td><strong>$4,077</strong></td>
</tr>
</tbody>
</table>

MetLife Impact Investments ($ millions)
**Municipal Bonds**
At the end of 2016, MetLife had $16 billion of investment holdings in municipal bonds to support infrastructure, education, community health and affordable housing. These investments span about 400 municipal entities in 47 states and Washington D.C. Over the past 10 years, MetLife has increased investment in municipal bonds by more than 300 percent.

**MetLife Investment Management**
In addition to impact investments sourced for our general account portfolio, MetLife Investment Management also sources impact investments for its institutional investment management clients. At the end of 2016, MetLife had sourced more than $7 billion in green building and renewable energy opportunities for its clients.

**Read On**
- MetLife Investments
- MetLife 4Q 2016 Investments Factsheet
- MetLife 4Q 2016 Combined Management Assets
- MetLife Community and Affordable Housing Investments
- MetLife Green Investments

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**MetLife Real Estate Investments’ ESG Initiative**
For MetLife’s investments in the real estate sector, our Environmental, Social and Governance (ESG) Initiative aims to integrate energy efficiency and sustainability considerations into our investment decisions. We recently established the ESG Advisory Committee, composed of senior leaders from MetLife Real Estate. The committee directs an ESG working group in implementation of strategic ESG initiatives across our real estate portfolio. This restructuring further integrates sustainability into our organization by engaging more of our leadership team in ESG efforts.

We continue to assess the ESG performance of our assets and track progress by participating in the Global Real Estate Sustainability Benchmark (GRESB) survey for several of our portfolios.
Managing Risks through Ethics and Integrity

Key Highlights

- Obtained listing on the Dow Jones Sustainability North America Index — (DJSI) for the first time. DJSI is a widely recognized standard for corporate responsibility that tracks leading sustainability-driven companies. MetLife is one of only eight insurers in North America to appear on the index.

- Recognition from Deloitte and the Alliance for Board Diversity for having one of the most diverse boards of any company in the Fortune 500. As of Dec. 31, 2016, 31 percent of Board members were women, and 23 percent were ethnically or racially diverse.

- Named to the first-ever Bloomberg Financial Services Gender-Equality Index, reflecting commitment to gender equality across our operations.

- Strengthened oversight of global compliance risks by implementing a new risk hierarchy that offers more accurate risk assessment information for senior compliance and business leadership teams.

Our Approach

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 are responsible for managing risk. We expect all employees to meet the highest standards of business conduct and to fully comply with applicable laws, regulations and company policies.

Our risk management framework is designed to address all risks that are material to the business. It provides for an independent, dedicated risk management team led by the Chief Risk Officer, who is independent of our business lines and reports directly to MetLife’s CEO. To that end, both financial and nonfinancial risks, including environmental, social and governance (ESG) issues, are identified and managed through our risk management framework processes and tools.

Risk management programs and practices are embedded in business and strategic decision-making processes. We continuously evaluate and refine our ethics and risk management practices to ensure they align with our company strategy.

Our risk management framework provides strong governance through multiple committees at the Board and senior management level. These committees are established at the enterprise level, regional level and, in certain instances, subsidiary insurance company level. They oversee market risks, credit risks, insurance risks, operational risks and emerging risks. The risk committee structure is designed to provide consolidated enterprisewide assessment and management of risk. The committees, which meet on a regular basis throughout the year, are comprised of senior leaders from the line of business and functional areas, as appropriate, to ensure comprehensive coverage and sharing of risk reporting.

The framework includes a formally adopted Enterprise Risk Appetite Statement (RAS). The RAS is a comprehensive written expression of the types and aggregate level of risk that the company wishes to assume. It establishes boundaries for managerial risk-taking as the organization pursues its strategic objectives and business plan. To support the RAS, there is a cascaded set of Segment Risk Appetite Statements that defines the aggregate approved risk profile for each of our major operating segments. These cascading statements help regional and country committees support prudent risk management and comply with regulatory requirements.
### Identifying Emerging Risks
To identify emerging risks, MetLife employs both a bottom-up and top-down approach. Under the bottom-up approach, the businesses are responsible for identifying emerging risks that may impact their respective operations. The respective risk officer will review risk ratings and escalate emerging risks to the heads of Regional Risk Management (RRM) and Corporate Risk Management (CRM).

Under the top-down approach, members of the Emerging Risk Committee and other second-line-of-defense partners perform surveillance of industry white papers and assessments of world, economic, industry and internal events to identify additional potential emerging risks impacting the global Enterprise.

### MetLife Code of Conduct
Our expectations for appropriate business conduct and ethical decision-making are clearly defined in MetLife’s Code of Conduct. The Code, which is available in more than 20 languages, is a guide for every MetLife employee. It reflects our core values and provides clear guidelines for holding ourselves to the highest standards of ethical behavior. Each year, all employees are required to affirm their commitment to and compliance with the Code. Code of Conduct training is required for new hires and is launched periodically to the global employee population.

We also provide more specific ethical guidance for employees involved in financial management and for members of our Board of Directors.

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### Three Lines of Defense
MetLife uses the “Three Lines of Defense” risk management framework. In this framework, the business lines are the first and primary line of defense in identifying and reporting on risks. The second line of defense comprises the Global Risk Management function and other units, including Corporate Ethics and Compliance (CEC) and Information Technology Risk and Security. This second line of defense provides oversight and advice to the business lines. The final line of defense is the internal audit function, which provides independent assurance over the risk and control environment. Together, these three lines of defense allow us to deliver on our promises to customers, employees and stakeholders.

We continue to promote risk awareness through focused training and enterprise-wide messaging. In 2016, employees participated in an interactive module to understand the Three Lines of Defense framework, including their specific role for helping to manage risk at MetLife. By December 31, 2016, 98 percent of employees successfully completed the course. In addition, we require Three Lines of Defense training for all new employees.

### MetLife Three Lines of Defense Model

<table>
<thead>
<tr>
<th>Governance</th>
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<tbody>
<tr>
<td>Senior MetLife Management</td>
</tr>
<tr>
<td>Executive Team</td>
</tr>
<tr>
<td>1st Line of Defense</td>
</tr>
<tr>
<td>2nd Line of Defense</td>
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<td>3rd Line of Defense</td>
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#### 1st Line of Defense
- Business Management, Corporate Partners
- **Primary Responsibility & Accountability**
  - Owns Risk Control Environment
  - Identity, Measure & Mitigate Risk

#### 2nd Line of Defense
- GRM, Compliance, IT Risk
- **Oversight & Advisory**
  - Advises Business
  - Independent Monitoring

#### 3rd Line of Defense
- Enterprise Internal Audit
- **Independent Assurance**
  - Validates Control Health
  - Provides Objective Opinion
Acting on the 2015 Global Ethics Assessment

In support of our commitment to a strong ethical culture, MetLife conducted a Global Ethics Assessment in 2015. In response to the assessment, we launched follow-up initiatives in 2016 to address the results, including a campaign to raise awareness about ethics and encourage employees to share concerns. We also created the “Ethical Way Compass,” a toolkit that allows teams to role-play scenarios to quickly spot and appropriately react to ethical dilemmas that may arise in their work. In early 2018, we will distribute a follow-up survey to evaluate the effectiveness of our actions.

Shaping Policy with Integrity

We manage our operations with a deep understanding of global and local regulatory structures. By engaging policymakers on the costs and benefits of regulations, we improve our ability to offer customers the products and services they need. We are active in a variety of trade associations, business coalitions and think tanks throughout the more than 40 countries in which we operate. We serve in a leadership role in many of these organizations. Our involvement allows us to share our sector’s experience and expertise with policymakers and advocate for our customers by ensuring a level playing field across the industry.

MetLife forbids political contributions outside the United States without express approval from the head of Global Government Relations. In 2016, no political contributions were made by the company outside the United States. Read more about political contributions made in the United States in our Political Activities Report.

Compliance Risk Management Program

MetLife’s Compliance Risk Management program provides ongoing, enterprise-wide evaluation of current and potential compliance risks.

A key component of this program is the development of our Annual Compliance Plan, which enables Corporate Ethics and Compliance to monitor controls that mitigate compliance risks. It also helps to ensure that compliance resources are appropriately deployed.

In 2016, we strengthened the program by increasing focus on our most significant compliance risks. We created distinct assessment methodologies for risks associated with bribery, corruption, money laundering, privacy and sales practices. We established a Global Sales Practices Unit and drafted a new sales practices policy to oversee sales practices risks globally. Additionally, we rebuilt governance processes and used data analytics to increase efficiency, accuracy and simplicity for regional and corporate stakeholders.

Anti-Corruption Policy

As a leading provider of global financial services, MetLife complies with anti-bribery laws and regulations, including the U.S. Foreign Corrupt Practices Act and the U.K. Bribery Act. We have a zero-tolerance policy toward all forms of corruption and bribery, whether committed by our employees or by third parties acting on behalf of MetLife.

MetLife’s Global Anti-Corruption Policy documents enterprise-wide minimum guidelines and procedures for anti-corruption compliance. Recent revisions reflect our efforts to continually enhance the ways in which we manage and mitigate corruption risks and foster a culture of compliance.

Each employee has a responsibility to read, understand and uphold the spirit and letter of the Global Anti-Corruption Policy. Compliance with the policy is integral to promoting transparency, fairness and “doing the right thing,” as well as maintaining our reputation for trustworthiness and integrity.

Anti-Money Laundering Policy

MetLife is firmly committed to complying with all applicable laws and regulations to prevent money laundering, which is documented in the company’s Global Anti-Money Laundering Policy. The policy also ensures a consistent approach to preventing money laundering, terrorist financing and sanctions risks at MetLife. In 2016, we revised this policy based on feedback we received, clarifying key requirements and reflecting current regulatory guidelines and expectations.

Protecting our Customers’ Privacy

MetLife recognizes that protecting the privacy rights of our customers and employees builds confidence in the company. It’s also the right thing to do. As awareness of privacy issues increases and regulations evolve globally, there is a heightened expectation that those who process personal information will ensure its protection. We respect the privacy of our customers, employees and business partners. We protect and limit the use of, and access to, personal information that is shared with us.

To properly safeguard these valuable assets and maintain our global reputation for trustworthiness, MetLife has a Global Customer Privacy Policy. This policy requires each operation to build and maintain controls over the collection, use and protection of personal information. The policy establishes enterprise-wide minimum standards and processes in areas including: (i) Privacy Notices, Consents and Individual Rights; (ii) Information Security Safeguards; (iii) Third Party Risk Management; (iv) Cross-Border Data Transfers; and (v) Employee Training. The policy establishes processes to manage potential breaches and conduct Privacy Impact Assessments. These processes aim to intrain privacy protections into the fabric of MetLife’s business practices.
Global Sales Practices Policy

Regulators in many countries are increasingly interested in how financial services companies conduct themselves in each jurisdiction where the company does business. In particular, regulators ensure that companies provide customers appropriate products for their needs in a straightforward manner.

To address these concerns, MetLife launched its first Global Sales Practices Policy in 2016. All MetLife sales activities must comply with the basic principle of treating customers fairly. Our Global Sales Practice Policy codifies the key MetLife value of putting the customer at the center of everything we do. Matching each customer’s needs to the correct product is critical to ensuring that customers are treated fairly and that we create lifetime customer value.

Antitrust Guidelines

MetLife’s Antitrust Guidelines provide basic guidance on antitrust laws in the United States for employees of MetLife and its affiliates. MetLife’s policy is to conduct business in full compliance with antitrust laws. Those laws are designed to preserve and foster free and open competition, reasonable prices, efficient services and a productive economy. MetLife’s guidelines are intended to ensure that as we compete vigorously, we do so fairly. To help employees protect themselves and the company, we have written antitrust guidelines into our Code of Conduct.

Read On

- Corporate Governance
- Ethics and Integrity
- Compliance and Fraud Hotline
- Code of Conduct
- Customer Privacy Policy*
- Political Activities Report

*Note: Non-U.S. operations have their own version of an online privacy policy based on applicable regulatory requirements.
Key Highlights

• Paid more than $48 billion in claims to policyholders.

• Expanded stakeholder engagement with consumers: Gathered insights from more than 55,000 customers and potential customers around the world.

• Implemented a suite of four Net Promoter Score programs to measure satisfaction across different stakeholder interactions.

• Earned recognition for “An Outstanding Customer Service Experience” from J.D. Power Certified Contact Center Program™ for the Live Phone Channel in MetLife’s Retirement & Income Solutions Contact Center.

Our Approach

Every year, MetLife serves millions of customers around the globe. We listen closely to customer needs and work hard to provide easy access to and comprehensive support for our products. We know that in today’s changing world, customers are looking for a partner they can trust to help navigate life’s twists and turns.
Listening to our Customers

In 2016, MetLife conducted in-depth market research among more than 55,000 customers and potential customers worldwide. We found one universal truth: consumers are overwhelmed with the pace of change and are looking for a trusted partner to help them navigate these changes. In response, we are increasingly using consumer insights to drive our product development.

As we uncover new ways to put the customer at the heart of everything we do, we are leveraging our research to identify unmet needs and pain points across all segments. We are using what we learn to change the way we do business by:

- simplifying our products
- developing sales and servicing technology that’s straightforward and helpful
- creating a better customer experience in all customer interactions.

Through our engagement process, we got to know our customers even better. We heard a diverse set of perspectives, but several themes came through clearly:

- Our customers want a simple, straightforward experience. We are working to provide this kind of experience across our markets. In China, for example, customers can now buy our products without an advisor. They simply visit our website to identify “People like me” to choose a specific product or service that matches their needs. And, in a world where people choose to use devices over paper documents, we are offering options to process forms electronically, further simplifying our process.

- Our customers want to feel supported and that we are on their side. Rather than providing a benefit only when an incident happens, we are identifying ways that we can support people throughout their journey through life. For example, some of our cancer insurance customers in Japan told us that they don’t just want us to pay for the expenses related to illness, they also want family counseling to help them cope.

- Our customers want expert guidance based on our experience. Our Global Employee Benefits (GEB) business provides an example of how we share this guidance. GEB leverages insights and best practices across geographies, including market-leading data and analytics, thought leadership and claims and medical network management practices, to offer locally relevant solutions and advice that are responsive to evolving employer and employee needs.

- Finally, our customers want products that adapt to their changing needs. An example is our MET99 insurance product for lower- and middle-income employees in Mexico. MET99 features many variations on coverage that adapt to customers’ needs according to their current phase of life. It has become one of MetLife’s most popular individual insurance products.

Applying Data Analytics and Marketing Science to Meet Customer Needs

We’ve been listening to people for almost 150 years, studying trends, talking to customers and using advanced analytics. We use this knowledge to make simpler and smarter products and services.

We are incorporating marketing and customer analytics into our product and service portfolio like never before. To better meet the needs of our customers, we analyze who our customers are, how the market works and how the market could evolve. We then create pilot projects in selected markets and evaluate the effectiveness of each one. We are learning by iteration, and after each iteration we ask ourselves, “Is this product simple enough, and does it address what our customers need?” before a broader launch.

This approach to meeting the needs of our customers is exciting, but it requires change internally. We are transforming our culture to one that is built around customer insights, and we believe that we will emerge as an even more successful company.

Sharing our Healthcare Research

At the front line of data analysis, MetLife’s Global Healthcare team produces medical dashboard reports for our clients to identify their top health cost drivers. These reports include a suite of analyses comparing year-over-year changes for our clients, including paid claims, incurred claims and country benchmarks. This data empowers our clients to proactively take steps to improve their employees’ quality of life and lower claims and premiums.

The Global Healthcare team produces research and other information about wellness for multinational employers, with accompanying webinars, in-person lectures and “how-to” kits for on staying healthy in our modern world. Topics have included the impact of sleep, stress and digestive issues on health. Additionally, GEB recently launched a health and wellness content library, which offers resources to MetLife clients about health topics affecting their employees.
Creating a Unified Approach to Operational Excellence

We’ve made great strides in breaking down geographical and organizational barriers across our global business. Not too long ago, we had more than 40 groups operating independently, each with its own processes for doing the same work. In many cases, these processes were paper-based, manual and unnecessarily complex. In response, we created a new approach to streamline processes and share best practices across borders.

This approach — what we call “Model Office” — defines a core set of practices, technologies and cultural changes that help us work smarter and more consistently. For example, a pilot that we launched in our claims department in Mexico used analytical models to improve claims management. We focused on fraud, waste and abuse analytics to identify potentially fraudulent claims. We also launched similar models at lower costs, with faster speed-to-market, to regions including Brazil, Chile, Egypt, Japan, the United Arab Emirates and the United States.

We’re taking the same Model Office pilot approach to core capabilities in billing, underwriting and other areas.

Measuring Success in Delivering Exceptional Customer Service

MetLife aims to provide exemplary service to our customers. We measure our success using net promoter scores (NPS). In 2016, MetLife implemented a 360-degree customer feedback system called NPS 360 to collect NPS metrics. NPS 360 includes four components:

1. Transactional NPS (tNPS) helps us fix customer issues at the transactional level and satisfy customers at every touchpoint.

2. Relationship NPS (rNPS) helps us enhance the end-to-end relationship with customers.

3. Employee NPS (eNPS) measures employee engagement at the company — crucial to providing best-in-class customer experience.

4. Competitive NPS (cNPS) provides a benchmark, competitive comparisons, guidance for strategic decisions and the ability to set goals.

In an effort to understand how well we meet our customers’ needs, we have conducted extensive primary consumer research. A company called Satmetrix tracks the relationship Net Promoter Scores of U.S. life insurers. Measured by Satmetrix, we obtained input from 58,000 consumers for relationship and competitive NPS and found that MetLife’s performance improved 35 percent from 2014 to 2015.

In our lead markets for Accelerating Value — China, Japan, Korea, Mexico and the United States — we spoke with 35,000 consumers. We first identified what they thought was working well, and then we discussed frustrations, pain points and preferences on what would drive them to purchase specific products. This research allows us to match consumer needs with our products to create more value for our customers.
Supporting Our Clients’ Employees Around the Globe

MetLife’s Expatriate Benefits business, a key segment of our Global Employee Benefits unit, focuses on providing a comprehensive line of benefits for globally mobile employees of our clients. Our Regional Service Centers provide local assistance to our members’ health needs while on assignment. The Expatriate Business has been expanding its offerings into new markets. In 2016, we partnered with Empire Life to administer expatriate benefits in Canada through our Voyageur Global Benefits partnership.

This year, MetLife was awarded the 2016 Expatriate Management and Mobility Award for “Service Provider of the Year.” MetLife Expatriate Benefits was mentioned for its use of data and technology in understanding and influencing the member experience.

Simplifying the Customer Experience

MetLife makes significant investments each year in digital technologies to redefine the customer experience and pursue innovation that will reshape the industry. For example, MyDirect, a first-of-its-kind digital solution, is making it easier for customers in the United States to apply for and manage auto policies. A simplified and responsive metlife.com is increasing customer engagement. And in Japan, we are changing the agent-customer experience and streamlining operations with eMirai, an industry-leading sales solution.

Enhancing Access

We seek to make insurance simple and accessible by offering useful products and services through convenient channels. We are achieving this objective by broadening access to affordable products and services, offering insurance to middle-class and disadvantaged populations in emerging markets and establishing a presence in countries where protection products are difficult to obtain.

In some markets, we have begun to provide insurance policies valued under $250,000, which expands the number of people who can afford our products and services. We are also exploring providing products and services for older individuals, who, in some cases, seek policies for as little as $5,000 to help cover medical expenses, credit card bills and funeral costs.

In many of our markets, we distribute insurance through partnerships with organizations such as banks, retailers, mobile phone operators and affinity groups to address access barriers and offer solutions (see examples in the Some of Our Products that Expand Access and Improve Ease of Use table). We also develop partnerships with microfinance institutions. These organizations provide affordable financial products and services to the poor in rural areas. The simplified administration, issuance and claim-settlement process we have developed for these partnerships supports our mutual mission of creating greater financial inclusion in developing markets.

We launched a user-friendly app across several countries in the EMEA region in 2016. Now customers can easily access their policy status, claims and other information on the go.
### Some of Our Products that Expand Access and Improve Ease of Use

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<thead>
<tr>
<th>Product</th>
<th>Location</th>
<th>Problem</th>
<th>Solution</th>
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</thead>
<tbody>
<tr>
<td>Life Insurance and Accident &amp; Health Insurance</td>
<td>Colombia</td>
<td>Reaching customers in Colombia who, in many cases, have no access to bank accounts or credit cards.</td>
<td>The local gas utility, Empresas Públicas de Medellín, helped provide access to life insurance and accident &amp; health insurance products for up to 630,000 customers via their utility bills.</td>
</tr>
<tr>
<td>Fraud Product and Loss &amp; Theft Product</td>
<td>Argentina and Chile</td>
<td>Banking fraud and ATM robbery and assault persist in Argentina and Chile.</td>
<td>The expansion of our newly launched fraud product and loss &amp; theft product to bank customers helped 52,000 bank customers with regard to robbery, 30,000 with account and credit card fraud and 193,500 with ATM robbery and assault.</td>
</tr>
<tr>
<td>Work Site Marketing Public</td>
<td>Mexico</td>
<td>Private sector employees in Mexico have limited options for insurance.</td>
<td>We expanded Work Site Marketing Public to private sector employees with voluntary insurance, including life, health and saving products.</td>
</tr>
<tr>
<td>Credit Life</td>
<td>Nepal</td>
<td>Customers in Nepal who are economically disadvantaged have limited access to financial products.</td>
<td>MetLife offers products in rural areas. Products like Credit Life provide economically disadvantaged people in Nepal insurance on microloans through microfinance institutes.</td>
</tr>
<tr>
<td>Dollar Smart</td>
<td>Japan</td>
<td>Customers in Japan are frustrated with low Yen interest rates and have a desire for higher-coverage products.</td>
<td>We launched enhanced interest-rate-sensitive whole life insurance.</td>
</tr>
<tr>
<td>Term Life Insurance and Accident &amp; Health Insurance</td>
<td>Italy</td>
<td>Some customers in Italy can afford to pay only in monthly installments.</td>
<td>To eliminate barriers to access, we sell products with low fees and no additional cost for paying monthly.</td>
</tr>
<tr>
<td>“Eve” Female Care Health Insurance</td>
<td>Lebanon</td>
<td>Women who contract illnesses are often financially responsible for raising families.</td>
<td>“Eve” is the only critical-care product in Lebanon designed to empower women affected with cancer, helping them with medical costs and making sure they have an income if they are unable to work.</td>
</tr>
<tr>
<td>MyDirect Auto Insurance</td>
<td>United States</td>
<td>Customers in the United States want fast, convenient and digital insurance options.</td>
<td>This innovative product is completely digital. Customers register and submit claims online without the need for human interaction, making the product less expensive than traditional auto insurance.</td>
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MetLife Employees: Helping People Gain Financial Freedom

In Poland, MetLife ran an educational campaign on insurance and personal finances for disabled people. In cooperation with Integration Foundation, one of the largest Polish organizations for people with disabilities, we prepared a series of educational articles that were published in a free magazine.

In the Czech Republic, the MetLife team held workshops for children preparing to leave orphanages. These workshops, prepared together with the charity organization Dejme dětem šanci, focused on topics such as financial inclusion and how to lead an independent, adult life.

Read On

• Product Innovation
• Tools and Training
• Investing in Technology
• Enhancing Access

Helping Customers Address Risk, Reduce Complexity and Better Understand How to Invest for Their Future

Japan’s aging society presents an unprecedented set of social and economic challenges to policymakers. By 2035, one in three Japanese residents will be over 65. Given these demographic trends, it is expected that publicly financed healthcare and pension resources will be stretched thin.

The gradual shift of healthcare and retirement risk from the government to individuals is reflected in growing demand for medical insurance, cancer insurance and foreign-currency-denominated annuity products. With the expertise of having responded to a similar increase in personal demand for insurance products in the United States a decade ago, we are applying this knowledge and building on it in a way that is appropriate and unique to Japan.

As MetLife’s second-largest market after the United States, Japan contributes approximately 20 percent of the company’s global earnings. In a culture that values financial stability and security, we’re happy to be able to help customers address risk, reduce complexity and better understand how to invest for their future.

Enhancing Financial Wellness

PlanSmart is MetLife’s financial education platform that provides education and assistance to meet the diverse financial needs of employees. It’s just one example of MetLife’s commitment to promoting financial wellness.
Creating a Great Place to Work

Key Highlights

• Deepened our commitment to provide healthy workspaces — opened our state-of-the-art investments headquarters, featuring sit-stand desks, treadmill workstations and outdoor walking trails.

• Established Europe, the Middle East and Africa’s (EMEA’s) first region-wide Community Service Week, with participation from more than 750 volunteers across the region.

• Enhanced talent development by launching an upward feedback tool for every MetLife manager with three or more direct reports.

Our Approach

MetLife strives to develop a workplace culture in which employees are engaged, motivated and inspired. We provide employees with opportunities to develop their unique abilities and talents — helping us deliver the products that fuel our success. By channeling our employees’ unique strengths toward a common mission, we build an increasingly successful, unified organization.
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. The survey focuses on nine outcomes of organizational health and the practices that contribute to these outcomes. We use the results of the survey to prioritize focus areas for employee development. We conducted our first survey in November 2012 and surveyed our global workforce again in 2015 to assess our progress. We are planning our next survey for 2018.

MetLife’s organizational health is improving over time, due in part to the efforts of enterprise-level and local action teams. Our Organizational Health Advisory Council, composed of senior leaders from across the company, uses survey results to set strategic direction. In our global offices, we have empowered more than 50 Organizational Health Action Teams to champion local change. These teams identify relevant programs and practices to address opportunity areas identified in the survey.

Our Organizational Health Aspiration

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<th>Motivational Leadership</th>
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<td>Engaged Talent</td>
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<td>Customer Orientation</td>
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Build a positive team environment that supports and challenges employees to be involved in achieving our shared vision through honest, transparent and open dialogue.

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

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.
Attracting, Developing and Retaining Talent

Attracting New Talent
To attract new talent, MetLife’s careers website has expanded globally. It highlights current employees and their stories; describes MetLife’s engaging workplace; shows potential recruits how they can build a career at MetLife; and explains MetLife’s global employee value proposition. Key elements of the site are also being incorporated into local and country-level career sites. The new global site also allows MetLife employees to view more opportunities across the company, supporting career development.

We recognize that attracting diverse talent plays a key role in the success of the company. We have created relationships with external organizations, alumni groups and professional organizations to identify early-career, mid-career and executive talent. One of the ways we attract early-career talent is by offering internship opportunities in actuarial, sales and investments lines of business. These students receive hands-on experience learning the business while contributing to the bottom line. To attract a pipeline of talent in the mid-career range, we created a program to develop general managers who have an interest in working across multiple geographies. We recently developed a program in the United States — Act2 — aimed at providing a soft re-entry to people who have been out of the workforce.

Another example is MetLife Technical University, an undergraduate technology recruiting program to accelerate the development of college students and early-in-career professionals with real world technical and business experience. Since the program started in 2014, 346 summer interns and college graduates have been hired.

Supporting New Employees
Each year, MetLife welcomes thousands of new employees across the globe. MetLife’s New Hire Orientation program provides an interactive, self-paced experience for employees to learn about the organization, strategy, key initiatives and culture. The program is available in 10 languages.

Developing Talent
It is important that we have the right talent in the right roles at the right time. Our goal is to have a world-class talent organization and full pipeline of future leaders with diverse capabilities, backgrounds, perspectives and experiences. We help our employees realize their value and potential for long-term success in meaningful careers at MetLife.

We want to develop and grow talented and motivated employees who focus on clear objectives, drive to achieve superior results and have opportunities for personal growth.

Retaining Talent
Our talent retention strategies ensure we engage and retain our key talent to continue to drive our bottom line, especially in times of uncertainty and change. We strive to provide a clear career path for our employees, supported by quarterly conversations between employees and their managers. This approach serves to reinforce employees’ sense of purpose by helping them see how they fit within the organization and have their contributions recognized.

In addition, MetLife’s pay-for-performance philosophy is designed to provide competitive compensation that will attract, retain and motivate high-performing employees. Our pay-for-performance culture is reinforced by making variable compensation a meaningful portion of total compensation and differentiating awards based on company and individual performance. All levels of employees are eligible for incentive compensation.

We also provide our employees with tuition assistance. We believe educational opportunities positively impact both employees and the company through increased subject matter expertise and improved skills. Full-time employees enrolled in pre-approved undergraduate, graduate and postgraduate degree programs, as well as pre-approved, job-related courses and non-degree certificate programs, are eligible for up to $5,250 tax-free dollars per year for reimbursement of tuition-related expenses. Regular part-time employees are eligible for tuition assistance as well, based upon the hours they work.

MetLife hosted the 6th Annual Women in Sales Summit featuring female leaders from across the industry. The event provided an opportunity for attendees to focus on their professional development and career growth and provided the opportunity to network with leadership, sales peers and others in the industry.
Training Employees on the MetLife Way

Operating with a Lean Management-based approach, The MetLife Way provides an environment of continuous improvement — one in which employees are empowered to take pride in and ownership of their work and where managers are role models focused on developing their teams. As we undergo this transformation, we’re helping employees “be the change” by providing them with a wealth of resources. A dedicated internal website provides reading lists, playbooks, e-learning modules and communications materials. An additional 5,000 employees will go through The MetLife Way training in 2017, bringing the total to more than 20,000 employees.

A Culture of Health and Wellness

To support our employees’ priorities, interests and needs, we offer a variety of benefits, programs and resources. These include workplace flexibility, health and wellness resources, childcare, eldercare resources and more. Our insurance offerings for employees are also comprehensive and affordable, as befits a company in our industry.

Building on the 2015 launch of the Wellness for Life program, we continue to work toward creating a unified culture of health and well-being for employees worldwide.

Through two global “Spotlight Initiatives,” Wellness for Life shared messages to raise awareness around key health concepts. The initiatives focused predominately on healthy diets, physical activity, sleep and disease prevention. During the year, employees had opportunities to practice related healthy behaviors, such as eating fruits and vegetables, getting regular physical activity, learning relaxation techniques and receiving services including vaccinations and certain blood pressure and blood sugar screenings.

Our wellness programs are taking root with employees and moving them toward a range of healthy behaviors. One of the biggest predictors of success for adopting healthier behaviors is the ease with which the behavior can be added into a person’s daily routine. By adopting a more health-minded culture, we are creating a workplace environment where employees are getting healthier without having to think about it.

Wellness in the Workplace

Light, space, healthy food options, exercise facilities — MetLife considers these the basic elements of a culture of workplace wellness. Over the past few years, we’ve focused on bringing these design elements to our newly constructed and existing offices. A great example of this approach is our new Investments headquarters in Whippany, New Jersey. The building provides employees with sit-stand desks, treadmill workstations, a fully equipped fitness center, meditation and wellness rooms and outdoor walking trails. We view these amenities not as “nice-to-haves,” but as integral features of a work environment that will maximize employee engagement, health, wellness and productivity.

Asking Employees What They Think of MetLife

As a customer-facing company, we’re always looking to understand and improve how we’re performing in the marketplace. Now, we are turning that same lens on ourselves and asking employees to share their views about our desirability as an employer.

Prior to 2016, MetLife had introduced three types of Net Promoter Scores (NPS) to gauge perceptions of our company: competitive NPS to see how we’re doing compared to competitors, relationship NPS to understand the quality of customers’ relationships with MetLife and transactional NPS to assess customers’ views on specific interactions with the company.

In 2016, we added a fourth NPS to our toolbelt: employee Net Promoter Score (eNPS). This metric will help us measure how likely employees are to recommend MetLife as a place to work and for others to use MetLife’s products and services. MetLife’s philosophy behind eNPS is that happy employees create happy customers. Thus, we’ll be tracking eNPS to identify ways we can improve employee satisfaction and, in turn, strengthen our connection with customers.

In 2016, employees in more than 40 countries had access to the Wellness for Life program, with more than 200 wellness program activities offered around the world.
Sustaining a Culture of Diversity and Inclusion

Our Approach

MetLife is committed to fostering an inclusive environment for all our employees so that when they walk through our doors, they are valued for who they are as individuals. Our goal is to create an environment of trust, respect and inclusiveness for all. Employees have access to various resources that support this goal.

While every employee plays a role in this effort, the executive officers and Global Chief Diversity and Inclusion Officer are ultimately accountable for ensuring that we are successful.

We believe that creating an inclusive culture requires attention to the following six areas:

• Engagement of senior leaders
• A strong infrastructure and inclusive policies/practices
• Internal and external communications about the company’s commitment to an inclusive work environment
• Embedding diversity and inclusion into leadership and employee education
• Embedding diversity and inclusion into business opportunities
• Measuring our progress
Sustaining a Culture of Diversity and Inclusion

Diversity and inclusion (D&I) is integral to MetLife’s 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.

Our global D&I strategy is focused on three strategic pillars, which are adapted to fit regional needs.

• **Attraction:** Identifying top diverse talent.

• **Development and Advancement:** Developing our diverse workforce and inclusive policies and practices.

• **Retention:** Retaining our best talent to ensure business performance and workforce engagement.

We continue to leverage the inclusion index derived from MetLife’s Organizational Health Survey in 2015, which aims to measure D&I integration in our company’s culture. By understanding employee attitudes, behaviors and beliefs around inclusion in the workplace, we are able to track trends, measure the effectiveness of our D&I efforts and help business leaders develop their D&I strategies. We also track employee participation in our networks and program events and review our leadership pipeline to ensure that women and underrepresented employees continue to make progress. In addition, we require a diverse slate for open senior leader positions.

Global Support for Diversity and Inclusion

We emphasize the integration of D&I principles into our leadership’s daily management practices. Multiple teams, networks and task forces embed a culture of diversity and inclusion across global operations.

- **The Global Diversity and Inclusion Council is chaired by MetLife’s CEO.** The primary focus of the council is to oversee the development and implementation of our D&I strategy around the world.

- **Four regional D&I Task Force Teams:** in Asia; Europe, Middle East and Africa (EMEA); Latin America; and the United States. The teams implement D&I strategies at the regional level and represent a cross section of businesses and functions within each region. For example, in EMEA, we developed a strategy to hire and support people with different abilities. Efforts in Asia and Latin America are under way to attract individuals with different abilities in the workforce.

- **Local Inclusion Action Teams** are employees who volunteer as part of location-based groups that support business initiatives to encourage an inclusive environment at the local level. These groups are active in more than 20 MetLife locations in the United States and India.

- **Diversity Business Resource Networks (DBRNs)** are groups of employee volunteers who foster awareness, respect and inclusion of key populations at MetLife. The DBRNs help to create personal and professional development opportunities, while supporting key business initiatives. They are open to all employees. Our seven DBRNs are:
  - Families At MetLife (FAM)
  - Gay, Lesbian, Bisexual, Transgender and Allies at MetLife (GLAM)
  - Global Multicultural Professionals (GMP)
  - MetLife Diverse Abilities (MDA)
  - Military Veterans Network at MetLife (MVET)
  - Rising Professionals at MetLife (iRISE)
  - Women’s Business Network (WBN)

We are proud to report that in 2016, the number of Women’s Business Networks grew to 34 networks globally.

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**MetLife’s Definition of Diversity and Inclusion**

**Diversity**

refers to the differences and similarities of all kinds that matter to our employees, the environment, our clients and our stakeholders and that influence our behaviors and actions.

**Inclusion**

is our commitment to recognizing and appreciating the variety of characteristics that make individuals unique, in an atmosphere that promotes and celebrates individual and collective achievement aligned with our values.
Enhancing our Parental Leave Policy
In 2016, MetLife launched Family Matters, a new group coaching program for employees planning to take a leave for a new child, as well as managers with expectant parents on their teams. This global course provides employees and managers with tips to prepare for parental leave and a successful return to work. The group coaching program is also offered in India, where the maternity leave policy was enhanced to 26 weeks for all full- and part-time female employees.

Read On
• Working at MetLife
• Our Talent
• MetLife Careers
• Volunteerism
• Diversity and Inclusion
• Veterans at MetLife
• Awards and Recognition
• MetLife Receives Perfect Score on Corporate Equality Index
• MetLife Recognized as Military Friendly Employer Fifth Year in a Row

MetLife’s Fourth Annual Global Women’s Leadership Forum, an internal leadership conference, featured thought leaders from diverse backgrounds and experiences who have faced challenges and change in their careers and found solutions for success.
Promoting Supplier Diversity

Our Approach

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 workforce. Our award-winning supplier diversity program, established in 2003, is a key element of our business strategy. MetLife’s relationships with diverse suppliers also empower communities through economic growth and job creation.

Inclusion of diverse businesses in MetLife’s supply chain is a major focus of our procurement strategy. Our approach to ensuring equitable opportunities for diverse suppliers begins with fostering sustained relationships with the sourcing teams that drives inclusion in the supply chain and provides opportunities for capacity building through peer to peer mentorship.

We engage suppliers who are certified as 51 percent owned, operated and controlled by individuals who are ethnic minorities, women, LGBT or veterans, as well as small business classifications recognized by the federal government. In 2016, we conducted business with more than 700 diverse business partners, representing 10.6 percent of our total supplier spend.
MetLife’s Supplier Diversity Certification Partners

Key third-party certification entities with whom we partner to validate the ownership, operation and control of our diverse business partners include:

- National Minority Supplier Development Council (NMSDC)
- Women’s Business Enterprise National Council (WBENC)
- National Gay & Lesbian Chamber of Commerce (NGLCC)
- National Veteran Business Development Council (NVBDC)
- US Business Leadership Network (USBLN)
- Minority Supplier Development UK (MSDUK)
- WEConnect International

Building Strong Supplier Relationships

To develop relationships and engage with our suppliers, the MetLife supplier diversity team is accessible at supplier diversity conferences, through corporate member contact information on third party websites and by email at MetLifeSupplierDiversity@MetLife.com.

In November 2016, we expanded our Supplier Diversity Forum to include and recognize MetLife’s sustainability efforts. During the event, we recognized suppliers that went above and beyond in their support of supplier diversity and sustainability initiatives, partnering with MetLife on innovative and impactful solutions. We also recognized MetLife employees who worked closely with suppliers to create value by advocating for MetLife’s supplier diversity and sustainability programs. The Forum allowed MetLife employees and key suppliers to network, connect and build long-lasting relationships.

In March 2016, the Women’s Business Enterprise National Council (WBENC) — a leading third-party certifier of businesses owned and operated by women — recognized MetLife as one of America’s Top Corporations for Women’s Business Enterprises. This annual list honors companies for world-class supplier diversity programs that reduce barriers and drive growth for women-owned businesses. As one of WBENC’s Top Corporations, MetLife is setting the standard for improving opportunities for women-owned businesses in new markets — both domestically and internationally.

MetLife was also presented the National Corporation of the Year Award by New York & New Jersey Minority Supplier Development Council in November 2016 in recognition of innovative, successful approaches to contracting and developing the minority-owned businesses that fuel innovation and economic development within their communities.

Ensuring Accountability

Our supplier diversity performance goals are aligned with compensation for Global Procurement. To evaluate the effectiveness of our approach to supplier diversity, our supplier diversity goals are based on an analysis of past performance and industry benchmarks. Accountability for performance on supplier diversity rests with the entire Global Procurement team.

Read On

- Our Commitment to Supplier Diversity
- MetLife Supplier Diversity Program

Rule of One

MetLife ensures diverse suppliers are included in procurement opportunities by leveraging the “rule of one,” which requires the inclusion of at least one diverse supplier in every request for proposal that MetLife issues. The “rule of one” metric is included in our Chief Procurement Officer’s goals and driven down through the global procurement organization. We have found that this policy drives desirable behaviors within the sourcing process, diversifies our supplier base and brings innovation and cost savings to the company. MetLife is proud to report that 90 percent of MetLife’s requests for proposals in 2016 included at least one diverse supplier. This is an increase of 80 percent from 2015.
MetLife Foundation

Key Highlights

- MetLife and MetLife Foundation made $48 million in grants, including $30 million for financial inclusion efforts that help low-income individuals and families get access to safe and affordable financial products and services.

- MetLife employees volunteered more than 90,000 hours around the globe, up by more than 25 percent from last year.

Our Approach

Since 1976, MetLife Foundation has provided more than $744 million in grants and $70 million in program-related investments to make a positive difference for the individuals, 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 of December 31, 2016, the Foundation had provided grantees with $123 million to support financial inclusion. As the Foundation enters the third year of this initiative, we continue to learn from our partners about what works, what doesn’t and what the people we engage with need most. We also continued to provide start-up funding for social enterprises with potential for significant scale and impact.
MetLife Foundation’s mission is to improve the financial health of low-income individuals globally by partnering with 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.

MetLife Foundation designed our financial inclusion strategy after extensive consultation with global leaders in the industry. We wanted to ensure that our work built on, rather than duplicated, efforts already in place. And we wanted to take full advantage of our strengths, including MetLife’s nearly 150 years of experience in financial services, as well as the thousands of MetLife employees around the world eager to engage with the Foundation’s work.

This work ultimately aims at ensuring that low-income individuals all over the world have financial services that are safe, affordable, convenient and effectively designed to help them achieve their goals. Many of our larger grants have been under way for two or three years. They have generated valuable lessons that we have shared with the financial inclusion industry and which have shaped how we design new grants.

Financial inclusion means that households and businesses have convenient access to a full suite of quality, affordable financial services, delivered by trustworthy providers who treat customers with respect. These services enhance financial well-being, enabling more people to manage life’s risks, seize its opportunities and pursue their dreams.

Our Global Impact

Building Financial Capability

Financial capability means clients know how to manage their finances and have all the right tools to do so. It means they use safe, affordable and effective financial services to achieve their goals. To this end, the insurance industry has made great progress. Each year, millions of people open their first bank account. But an estimated 2 billion remain unbanked. Part of MetLife Foundation’s work focuses on solutions to the basic issue of access.

• Global: BFA (formerly Bankable Frontier Associates). Well-run financial institutions make a point of asking their customers directly how they can serve them better. The five institutions in Bangladesh, Chile, Colombia, Mexico and Vietnam with which MetLife Foundation grantee Bankable Frontier Associates (BFA) is working are no exception. Expert data analysts from BFA are helping these institutions better understand their customers’ financial needs. These data-driven insights enable the institutions to offer the right product and to develop new products, technologies and distribution channels.

• Global: BFA (formerly Bankable Frontier Associates).

• United States: National Federation of Community Development Credit Unions. MetLife Foundation’s Pathways to Financial Empowerment program is one of the cornerstones of our “edu-action” philosophy: financial counseling that stresses learning by doing. The success of Pathway’s first phase validated that philosophy, as all targets were exceeded: More than 1,000 clients in five pilot credit unions developed financial plans, nearly half took up products to reduce debt (10 percent reduction) and 61 percent improved their credit scores.

• United States: National Federation of Community Development Credit Unions.

Using Technology and Innovation for Impact

To deliver safe, affordable and convenient financial services at scale, the financial inclusion community must take full advantage of new technologies. There is a need to reimagine product design beyond “one size fits all” and to experiment with new business models.

• Global: Inclusion Plus, in partnership with Verb. MetLife Foundation teamed up with Verb, a company that specializes in social innovation, to develop a competition that brings together entrepreneurs and MetLife employees across four regions. The program launched in Ireland, China and India, with more than 250 social ventures competing and 240 MetLife employees contributing nearly 1,000 collective hours as mentors and judges. Inclusion Plus will move to Mexico and Egypt, eventually expanding to 10 countries and providing more than $600,000 in grants over the life of the initiative.

• Bangladesh: Swisscontact. The ready-made garment industry is a major part of Bangladesh’s economy. It employs more than 4 million workers, many of them young rural women for whom sending part of their wages back home is a major priority. Swisscontact, with support from the Bangladesh Central Bank, is working with two commercial banks to help them develop and leverage the right technology, distribution and financial products for a large number of these workers who are currently without financial services.

• Bangladesh and Vietnam: MicroSave. Digital financial services hold the key to moving mass-market financial services beyond “one size fits all” and to improving low-income customers’ financial health. MetLife Foundation grantee MicroSave is a world leader in digital financial services and is supporting the digital transformation of two leading financial institutions, IDF (Bangladesh) and Co-Op Bank (Vietnam). MicroSave’s support includes comprehensive strategic planning, developing new products and deploying the right digital platforms. Over the two-year course of the project, more than 140,000 customers will begin transacting digitally. At scale, the institutions will be able to serve 2 million customers with targeted, convenient and affordable digital financial services.
• United States: Working Students Success Network/Achieving the Dream. MetLife Foundation supports Achieving the Dream, which is bringing innovative financial products and approaches into community colleges. Technology, integration of services into job training, financial coaching and tailored financial products are increasing students’ financial health and the likelihood that they will complete their studies. Along with Achieving the Dream, we partner with large community colleges (for example, LaGuardia Community College in New York), with other networks such as the Center for Community College Student Engagement and with researchers who focus on the needs of these students.

Leveraging Behavioral Economics to Drive Action

Only by understanding why people make decisions can the financial inclusion community encourage healthier financial behaviors and design products and services that support healthier choices. These grants leverage the power of behavioral economics to drive change.

• Latin America: ideas42. In Latin America, ideas42 discovered that people can’t visualize what their lives will look like after they stop working, that they are rarely prompted to think about their retirement and that they prioritize short-term over long-term goals. In response, with support from MetLife Foundation, ideas42 designed a range of tactics to increase retirement savings, from automatic bank account deductions to individualized goal-setting exercises and public awareness campaigns.

• United States: Common Cents Lab at Duke University. Common Cents Lab is a three-year initiative aimed at using behavioral economic insights to test innovations that can help low- and moderate-income Americans make better financial decisions.

• United States: Commonwealth (formerly D2D Fund). Commonwealth decided in the mid-2000s to run a savings gamification, piloting a prize-linked savings game with eight credit unions. In less than a year, more than 11,600 people, most of them low-income, had saved more than $8.5 million, and Commonwealth was advising the U.S. Congress on taking prize-linked savings nationwide.

• Asia: Innovation Circuit. Innovation Circuit is the first in a series of learning workshops co-hosted by MetLife Foundation, LumenLab and 17 Triggers, a social innovation lab that specializes in research, design thinking and marketing for social impact. Twenty-three participants representing 17 financial inclusion institutions (all of them Foundation grantees) from seven countries across Asia came together to learn, share and influence the future of innovation and digital in financial inclusion with the potential to impact millions of low- to moderate-income individuals.

• United States: Expanding Prosperity Impact Collaborative (EPIC). MetLife Foundation supports the Aspen Institute’s financial security work with EPIC, an effort to examine economic forces that significantly impact the financial security of millions of Americans. Each year, EPIC targets one important consumer finance issue, convening academics, policy makers and practitioners in cross-sector research, learning and knowledge-sharing to find solutions.

Sharing What We Learn

The lessons that MetLife Foundation and our grantees learn are shared continuously to improve our work and to advance the knowledge of the global financial inclusion industry. With our partners we prepare white papers, publish articles, sponsor and appear at conferences. MetLife Foundation also runs Learning Workshops for our grantees. Together they share their experiences, develop common metrics, compare key performance indicators and adjust their programming to serve their clients better. Some of our grants have knowledge sharing as its own goal.

• Global: Multipliers of Prosperity. Multipliers of Prosperity is a one-of-a-kind thought-leadership platform that features stories from MetLife Foundation’s grantees. It includes videos, infographics and other content related to financial inclusion. This unique resource, developed in partnership with Wall Street Journal Custom Studios, helps share best practices, insights and information about financial inclusion issues. It is one way the Foundation contributes to sharing knowledge and raising awareness of financial inclusion around the world.
MetLife Employees as a Force for Good

MetLife recognizes that giving back to their communities gives employees a heightened sense of purpose and engagement. Our employees use their skills to help others lead better lives. In recent years, more than 15,000 MetLife employees have devoted thousands of hours per year — through MetLife Foundation — to public service in the communities where we work. Whether they are swinging hammers, mentoring children, providing management consulting expertise or donating their time and talent in other ways, MetLife employees all over the world are the face of our company at its best. In 2016, MetLife employees provided over 90,000 hours and pro bono expertise to a variety of organizations, including our key partners: Habitat for Humanity, Taproot Foundation and Junior Achievement USA.

LifeChanger: Partnering with Junior Achievement, 862 volunteers from across EMEA visited 535 schools and colleges and delivered personal finance, work readiness and entrepreneurship programs to 28,257 students of all ages.

MetLife employees volunteered a record 90,000 hours in 2016, up by more than 25 percent from last year. They also engaged enthusiastically with the MetLife Foundation’s financial inclusion and community development work:

- 1,400 employees attended country-level financial inclusion sessions in China, India, Ireland and Mexico.
- 50 senior leaders shared their financial expertise with MetLife Foundation grantees in 13 countries.
- October 2016 was declared Corporate Social Responsibility Month for MetLife Japan: 4,500 employees — half the MetLife staff — participated in volunteer activities in public parks or children’s hospitals and nursing homes.
- MetLife teams in Asia also volunteered their time to deliver intensive professional consulting services to three Vietnamese NGOs: the Center for Creative Initiatives in Health and Population; the Fund for Poor Women; and the Center for Sustainable Rural Development.
Commitment to Local Communities: Health, Education, Veterans Affairs, Community Development and Arts and Culture

In addition to providing grants focusing on financial inclusion, MetLife Foundation is also involved in a variety of grant-making ventures that positively affect communities around the world. From health and medical research, arts and culture, disaster relief and volunteerism, MetLife Foundation grants are making significant impacts globally. These grants totaled $49 million in giving by MetLife and MetLife Foundation, which includes financial inclusion, health and medical research, disaster relief, arts and culture and employee involvement.

Fighting Cancer

Memorial Sloan Kettering Cancer Center — $325,000
Damon Runyon Cancer Research Foundation — $325,000

Cancer is a leading cause of death worldwide. MetLife Foundation’s funding for the Damon Runyon Cancer Center supports rising stars among young cancer specialists, funding their ongoing training and research and connecting them to leaders in the biomedical industry to foster collaboration. A 2016 grant to Memorial Sloan Kettering Cancer Center (MSK) will help train the next generation of cancer specialists by supporting MSK’s Pediatric Fellowship Program. MSK treats more children with cancer than any other institution in the United States. MetLife funding will also support MSK’s work in precision medicine — an approach that seeks to destroy tumor cells by targeting the specific, individual genetic mutations that cause cancer. The goal is to improve treatment efficacy while drastically reducing side effects.

Education

Asian University for Women (Bangladesh) — $250,000

Founded in 2008, the Asian University for Women is dedicated to preparing the next generation of Asian women to tackle the region’s political, economic and social issues. AUW admits students solely on the basis of merit. Nearly all are the first in their family to attend university — and nearly all are on a full scholarship. Along with the Foundation’s grant funding, MetLife support will include the active involvement of senior leadership from the Japan and Bangladesh employees.

Arts and Culture

Asia Society (Global) — $410,000 for various grants

With a landmark headquarters building in New York and offices throughout the world, Asia Society is dedicated to bringing the best of Asian art and culture, from antiquity to today, to a global audience. MetLife Foundation is a longtime sponsor of Asia Society programs and exhibits. Fall 2016 saw the launch of the MetLife Foundation/Asia Society Economic Inclusion Series, which brought leading experts together in Hong Kong to discuss ways to ensure that the benefits of the region’s rapid economic growth will extend to the majority who still struggle with poverty. The Foundation also sponsored the acclaimed photo exhibit Picturing Asia: Double Take, as part of Asia Society’s 60th anniversary celebrations.

Lincoln Center for the Performing Arts (New York, New York) — $250,000 for general operating support

Home to performing arts companies including the Metropolitan Opera, the New York Philharmonic, and the New York City Ballet, Lincoln Center welcomes more than 5 million visitors annually. It is one of the most important cultural resources in MetLife’s home city of New York — and in the world.

Dayton Art Institute (Dayton, Ohio) — $15,000 for general operating support

The Dayton Art Institute, whose founders included pioneering aviators (and Dayton natives) Orville and Wilbur Wright, is one of the Midwest’s best museums, with a decorative and fine art collection spanning 5,000 years of history. The Art Institute also hosts concerts, family events, galas and other community events.

Ballet Hispánico of New York (New York) — $125,000 for 2016/2017 company tour

From its grassroots origins as a dance school and community-based performing arts troupe, Ballet Hispánico has grown into a world-class institution whose awards include the National Medal of Arts, the nation’s highest cultural honor. The New York City headquarters house a School of Dance and state-of-the-art dance studios for its programs and the arts community.

Read On

• Read more about MetLife Foundation’s work in the 2016 Annual Report.
• A message from our President on why MetLife Foundation has committed to helping people around the world acquire the tools they need to build better, more secure lives.
• MetLife Foundation works in both developing and developed economies to expand and improve financial services in our communities and through employee involvement.
• To learn more about how MetLife Foundation supports financial inclusion and our additional focus areas, take a look at our featured stories, research, press releases and videos.
Protecting the Environment

Key Highlights

• Achieved carbon neutrality, the first U.S.-based insurer to do so.

• Recognized with a Climate Leadership Award from the U.S. Environmental Protection Agency for the company’s ambitious greenhouse gas emissions reduction goals.

• Received grade of “A-” from CDP (formerly the Carbon Disclosure Project) for reporting and management of climate issues. This rating places MetLife in CDP’s top quartile “Leadership” category among financial services providers.

• Mobilized 8,000 employees through Our Green Impact, MetLife’s employee engagement program to address environmental issues.

Our Approach

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 the company’s environmental footprint. Through carbon-reduction programs, energy-efficiency initiatives, water and waste reduction strategies, recycling and reuse efforts and more, we have made significant reductions to our operational impact. In 2016, MetLife took these reductions a step further, becoming the first U.S.-based insurer to achieve carbon neutrality.

Now, we are aiming beyond shrinking our footprint and working to create a positive impact for every one of our customers, employees and community members around the world. We are achieving this by collaborating with our business partners on climate action, engaging our employees in community service and environmental awareness, supporting impact investments such as renewable energy infrastructure and aiding individuals around the world through the work of our Foundation.

In support of this mission, MetLife’s Global Sustainability Team, which is hosted within Global Technology & Operations, is dedicated to environmental management and performance. The Global Sustainability Team is responsible for driving environmental initiatives across the enterprise, including spearheading corporate real estate carbon and energy reduction efforts, managing the global greenhouse gas emissions inventory, overseeing the company’s supply chain sustainability program, engaging employees on environmental initiatives and reporting on sustainability progress internally and externally. The head of Global Technology & Operations — an Executive Group member who reports directly to the Chief Executive Officer — oversees MetLife’s climate change and environmental sustainability initiatives.

All employees can participate in MetLife’s sustainability program by joining Our Green Impact, the company’s environmentally focused employee engagement program. They are encouraged to post questions, concerns and suggestions in the online Our Green Impact Community. Customers, investors and stakeholders may also inquire about environmental stewardship at MetLife by emailing the Global Sustainability Team at gogreen@metlife.com.
Assessing, Monitoring and Managing Environmental Risks

Environmental risks and opportunities are embedded throughout MetLife's operations and lines of business and are monitored, managed and reported up to the Board of Directors through the global risk management framework.

The Emerging Risk Committee (EMRIC) and other second-line-of-defense partners assess world, economic, industry and internal events to identify potential emerging risks. Climate change is one example of an environmental risk we are currently assessing. MetLife also assesses climate-related risks in the company's investment portfolio through MetLife Real Estate Investments' semiannual Event Risk Analysis.

In the Property & Casualty line of business, MetLife has long recognized the possibility that catastrophe-related losses may vary significantly from expected amounts. In response, we have historically monitored, and continue to monitor, our spread of risk monthly. We conduct analysis and climate modeling to identify the geographic areas that could produce the largest catastrophe losses.

We review the reinsurance market and reinsurance costs in light of the possible impact of climate change, and we purchase catastrophe reinsurance, as appropriate, to mitigate potential losses from a large event. We follow a consistent annual process to re-evaluate our catastrophe models, risk concentrations, the latest climate change science and reinsurer financial strength requirements.

Achieving Carbon Neutrality

By becoming carbon neutral in December 2016, we committed to both immediate action on climate change and to a long-term focus on transitioning to a low-carbon economy. MetLife is proud to be the first carbon neutral U.S.-based insurer, but our commitment does not stop with this achievement. We will continue taking action on climate change mitigation today and in the future.

As a carbon-neutral company, our first priority was to integrate sustainability and energy efficiency best practices across our global operations. To reduce internal business travel, we piloted an internal travel awareness program to promote collaboration technologies.

To offset the greenhouse gas emissions that we cannot reduce through enhanced efficiency, we support a diverse portfolio of carbon reduction projects and purchase renewable energy certificates from countries where we operate around the world. MetLife supports six third-party-certified carbon reduction projects that help achieve sustainable development and align with the United Nations’ Sustainable Development Goals, including:

1. Reforestation of the Mississippi Valley in the United States
2. Replacement of coal-fired stoves in China with solar-powered cookers
3. Replacement of traditional hot water heaters with solar-powered ones in India
4. Conservation of rainforest in Colombia
5. Capture of harmful landfill gas to transform it into clean energy in upstate New York in the United States
6. Transitioning from nonrenewable fuel to renewable biomass at a factory in Brazil
Building Green

MetLife’s focus on sustainable facilities leverages green technology to reduce the company’s carbon footprint. We implement energy-reduction best practices in our buildings through capital projects and facility upgrades. These projects focus on energy savings, emissions reductions, water efficiency and waste diversion. Examples include lighting retrofits, chiller and boiler replacements, LED lighting systems, demand metering and occupancy-sensor installations.

MetLife manages more than 14 million square feet of work space across the globe. One-hundred percent of the offices we manage in the United States are ENERGY STAR-certified, and 19 of our buildings — representing approximately four million square feet of space — around the world are certified by the Leadership in Energy & Environmental Design program (LEED).

We continue to build upon our LEED certifications by expanding our green building portfolio and improving building performance with new technologies. Green buildings are not only good for the environment and our bottom line, they also provide positive benefits for the people working within them. As we continue to realize the benefits of green buildings, we aim to design all new workspaces to LEED Commercial Interior Gold or Platinum standards. Striving for this certification means that all newly designed spaces emphasize natural lighting, have efficient LED lighting technology and occupant sensors, use ENERGY STAR-certified information technology equipment and have high-efficiency and low-flow plumbing fixtures to reduce water consumption. MetLife’s LEED-certified spaces also incentivize employees to switch to more sustainable modes of transportation by providing amenities for bicycle commuters and access to electric-vehicle charging stations, of which there are 42 in total at our major U.S. administrative sites.

Using electricity from renewable sources is an important part of our strategy to cut greenhouse gas emissions. Our primary strategy is to buy grid-sourced, low-carbon energy. As a secondary measure, we also purchase Renewable Energy Certificates to support the development of new renewable generation capacity.

Nineteen MetLife offices, 24 percent of all global offices, are certified by the LEED Green Building Rating System. Six of these offices have achieved LEED Platinum certification — the highest level of distinction awarded by the U.S. Green Building Council — including our Global Technology Campus in Cary, North Carolina, and our Government Relations Headquarters in Washington, D.C.
Engaging Employees: Our Green Impact Program and Earth Day Celebrations

MetLife’s Our Green Impact program empowers employees to take individual action on MetLife’s commitments to environmental stewardship. The program educates employees on ways to reduce their environmental impact at work, at home and in their communities.

The program provides numerous opportunities for employees across MetLife to get involved in sustainability initiatives, including an online discussion forum, Green Tips of the Week, a sustainability newsletter and volunteer opportunities. Employees can also participate in a quarterly speaker series — a virtual educational program where employees learn from sustainability experts about important issues, emerging trends and best practices.

MetLife’s Green Teams are another component of Our Green Impact. Green Teams are office-based groups of employees who promote environmental awareness and green business practices. Currently, 12 U.S.-based teams, one Indian team and one Japanese team organize programs focused on energy conservation, waste and recycling, alternative commuting and more.

For Earth Day 2016, over 8,000 MetLife employees participated in celebrations that took place at 25 offices globally. Throughout the year, employees engaged in over 1,000 hours of service, including clean-ups, Green Team Habitat for Humanity builds, fish habitat builds, community environmental affairs and tree plantings. In 2016, we also recognized our Green Teams and employees who contributed to MetLife’s sustainability program and environmental goals, providing employees with awards and opportunities to win recognition and prizes through our global environmental employee challenge, the MetLife EcoChallenge.

Energy Management Program

In support of MetLife’s 10 percent global energy reduction target, MetLife facility managers from around the world participated in a program designed to identify long-term energy-reduction opportunities at offices in more than 30 countries. Through this program, we prioritized energy efficiency measures with high payback potential and created long-term energy-reduction plans for every region in which we operate.

A Sustainability Challenge for MetLife’s Real Estate Investment Portfolio

MetLife’s environmental stewardship extends to significant investment in green building and renewable energy opportunities. The MetLife Real Estate Investment team takes environmental, social and governance (ESG) factors into consideration across its portfolio of assets. The team has established an ESG Committee and Working Group to stay abreast of ESG risks and identify opportunities for reducing the environmental impact of the properties in which we invest.

In 2015, MetLife created an Energy and Sustainability Challenge for our real estate equity portfolio. This challenge aims to increase sustainability awareness by encouraging properties in our investments portfolio to share ideas and compete against one another in energy reduction, waste diversion and water conservation, among other metrics. The Fairmont Hotel in Washington, D.C. was the 2015 winner of the challenge. The Fairmont is transforming itself to reduce utility consumption and carbon emissions, and has added a rooftop beehive that provides fresh honey for its restaurant and bar.

Promoting Supply Chain Sustainability

MetLife is committed to using our purchasing power to create positive change. MetLife buys sustainably sourced building materials and furniture, green janitorial supplies, paper with post-consumer recycled content, ENERGY STAR-certified information technology equipment and energy-efficient lighting and water technologies.

A significant portion of MetLife’s carbon impact comes from our suppliers. To mitigate the impact of our supply chain, we seek to do business with organizations that operate responsibly and embrace environmental stewardship. Through our Supply Chain Sustainability Program, MetLife has incorporated sustainability into the supplier sourcing and management process.

When responding to a request for a proposal, suppliers must fill out a questionnaire that requests sustainability information. Additionally, critical and high-impact vendors are weighted on sustainability criteria through MetLife’s vendor management scorecard program. MetLife collaborates with our top and critical suppliers to reduce their greenhouse gas emissions.

CDP Supply Chain Program

MetLife has been a member of the CDP Supply Chain Program since 2012, and was one of 89 organizations to participate in it in 2016. Through this program, we gather information on emissions-reduction activities from our suppliers through the annual CDP Supply Chain questionnaire. MetLife continuously works to engage more suppliers through this program and is on target to engage 100 of our top suppliers by 2020.

Read On

- MetLife CDP Response
- Environmental stories: Read more about MetLife’s environmental initiatives on our website.
- Historical highlights: MetLife’s focus on the benefits of a healthy environment can be traced back to 1871.
- Environmental attributes: MetLife’s headquarters in New York City was designed with energy conservation, water efficiency, air quality and other environmental attributes in mind.
- EcoChallenge: MetLife’s two-week EcoChallenge competition in April 2016 demonstrated that small actions by employees add up to big change.
We have prepared our 2016 disclosures in accordance with the Global Reporting Initiative (GRI) Sustainability Reporting Standard: Core option.

The GRI Standards provide a globally recognized framework for companies to measure and communicate their environmental, economic, social and governance performance. By adhering to this framework, we communicate in a common language with companies and organizations around the world. Preparing our disclosures in this way enhances the comparability and quality of information that we provide.


This report contains data corresponding to the 2016 calendar year. We have included information from across MetLife’s global operations, and all information is as of December 31, 2016, unless otherwise noted.

We did not seek external assurance for the full report. Our 2016 greenhouse gas emissions figures for all scopes were assured by the data-analytics firm Quantis as part of our CDP reporting process.

Applying the GRI Principles for Defining Report Content

We conducted a materiality analysis in 2014 to identify the key issues to address in our reporting. Please refer to the MetLife 2013 Global Impact Report for a description of the materiality analysis process. For each material topic, we identify where the impacts occur for that material topic in the Topic Boundary section of the GRI index.

The Specific Standard Disclosures: Aspects and Aspect Boundaries section of the GRI Index provides information regarding boundaries related to material issues.

Learn More

Please visit our Global Impact website at www.metlifeglobalimpact.com to access all our reports, summaries and GRI Indexes. You will also find translations of the reports and supporting documents in various languages.

We invite members of the investment community to further explore our ESG disclosure and ratings through major market data platforms, including:

• Bloomberg Professional Services
• MSCI
• Thomson Reuters Datastream Professional
Legal Disclosures

Note Regarding Forward-Looking Statements

These materials may contain or incorporate by reference information that includes or is based upon forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements give expectations or forecasts of future events. These statements can be identified by the fact that they do not relate strictly to historical or current facts. They use words such as “anticipate,” “estimate,” “expect,” “project,” “intend,” “plan,” “believe” and other words and terms of similar meaning, or are tied to future periods, in connection with a discussion of future operating or financial performance. In particular, these include statements relating to future actions, prospective services or products, future performance or results of current and anticipated services or products, sales efforts, expenses, the outcome of contingencies such as legal proceedings, trends in operations and financial results.

Any or all forward-looking statements may turn out to be wrong. They can be affected by inaccurate assumptions or by known or unknown risks and uncertainties. Many such factors will be important in determining the actual future results of MetLife, Inc., its subsidiaries and affiliates. These statements are based on current expectations and the current economic environment. They involve a number of risks and uncertainties that are difficult to predict. These statements are not guarantees of future performance. Actual results could differ materially from those expressed or implied in the forward-looking statements. Risks, uncertainties, and other factors that might cause such differences include the risks, uncertainties and other factors identified in MetLife, Inc.’s filings with the U.S. Securities and Exchange Commission. These factors include: (1) difficult conditions in the global capital markets; (2) increased volatility and disruption of the global capital and credit markets, which may affect our ability to meet liquidity needs and access capital, including through our credit facilities, generate fee income and market-related revenue and finance statutory reserve requirements and may require us to pledge collateral or make payments related to declines in value of specified assets, including assets supporting risks ceded to certain of our captive reinsurers or hedging arrangements associated with those risks; (3) exposure to global financial and capital market risks, including as a result of the United Kingdom’s notice of withdrawal from the European Union, other disruption in Europe and possible withdrawal of one or more countries from the Euro zone; (4) impact on us of comprehensive financial services regulation reform, including potential regulation of MetLife, Inc. as a non-bank systemically important financial institution, or otherwise; (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 cost of, or demand for, our products or services, or increase the cost or administrative burdens of providing benefits to employees; (7) adverse results or other consequences from litigation, arbitration or regulatory investigations; (8) unanticipated developments that could delay, prevent or otherwise adversely affect the separation of Brighthouse Financial; (9) our ability to address difficulties, unforeseen liabilities, asset impairments, or rating agency actions arising from (a) business acquisitions and integrating and managing the growth of such acquired businesses, (b) dispositions of businesses via sale, initial public offering, spin-off or otherwise, including failure to achieve projected operational benefit from such transactions and any restrictions, liabilities, losses or indemnification obligations arising from any transitional services or tax arrangements related to the separation of any business, or from the failure of such a separation to qualify for any intended tax-free treatment; (c) entry into joint ventures, or (d) legal entity reorganizations; (10) potential liquidity and other risks resulting from our participation in a securities lending program and other transactions; including any separated business’ incurrence of debt in connection with such a separation; (11) investment losses and defaults, and changes to investment valuations; (12) changes in assumptions related to investment valuations, deferred policy acquisition costs, deferred sales inducements, value of business acquired or goodwill; (13) impairments of goodwill and realized losses or market value impairments to illiquid assets; (14) defaults on our mortgage loans; (15) the defaults or deteriorating credit of other financial institutions that could adversely affect us; (16) economic, political, legal, currency and other risks relating to our international operations, including with respect to fluctuations of exchange rates; (17) downgrades in our claims paying ability, financial strength or credit ratings; (18) a deterioration in the experience of the closed block established in connection with the reorganization of Metropolitan Life Insurance Company; (19) availability and effectiveness of reinsurance, hedging or indemnification arrangements, as well as any default or failure of counterparties to perform; (20) differences between actual claims experience and underwriting and reserving assumptions; (21) ineffectiveness of risk management policies and procedures; (22) catastrophe losses; (23) increasing cost and limited market capacity for statutory life insurance reserve financings; (24) heightened competition, including with respect to pricing, entry of new competitors, consolidation of distributors, the development of new products by new and existing competitors, and for personnel; (25) exposure to losses related to variable annuity guarantee benefits, including from significant and sustained downturns or extreme volatility in equity markets, reduced interest rates, unanticipated policyholder behavior, mortality or longevity, and any adjustment for...
Explanatory Note on Non-GAAP Financial Information

Managed Assets (as defined below) is a financial measure based on methodologies other than accounting principles generally accepted in the United States of America ("GAAP"). MetLife utilizes "Managed Assets" to describe assets in its general account investment portfolio which are actively managed and reflected at estimated fair value. MetLife 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 by consolidated securitization entities, as substantially all of those assets are not actively managed in MetLife’s general account investment portfolio. Fair value option and trading securities are also excluded as this amount is primarily comprised of contractholder-directed unit-linked investments, where the contractholder, and not MetLife, directs the investment of these funds. Mortgage loans and certain real estate investments have also been adjusted from carrying value to estimated fair value. A reconciliation of Total Investments to Managed Assets is set forth below. Additional information about MetLife’s investments is available in MetLife, Inc.’s Quarterly Financial Supplement for the quarter ended Dec. 31, 2016 and MetLife, Inc.’s Annual Report on Form 10-K for the year ended Dec. 31, 2016, each of which may be accessed through MetLife’s Investor Relations Web page at http://investor.metlife.com. Managed Assets is a non-GAAP financial measure, and should not be viewed as a substitute for Total Investments, the most directly comparable GAAP measure.

Guarantees apply to certain insurance and annuity products (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations and the insurer’s claims-paying ability and financial strength.

<table>
<thead>
<tr>
<th>Reconciliation of Total Investments to Managed Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Investments ($ in Billions)</td>
</tr>
<tr>
<td>Plus Cash and Cash Equivalents</td>
</tr>
<tr>
<td>Plus Fair Value Adjustment</td>
</tr>
<tr>
<td>Less Commercial Mortgage Loans held by Consolidated Securitization Entities</td>
</tr>
<tr>
<td>Less Policy Loans</td>
</tr>
<tr>
<td>Less Other Invested Assets</td>
</tr>
<tr>
<td>Less Mortgage Loans Held-For-Sale</td>
</tr>
<tr>
<td>Less Fair Value Option and Trading Securities</td>
</tr>
<tr>
<td>Managed Assets</td>
</tr>
</tbody>
</table>
# MetLife 2016 Performance Data

## OPERATIONAL DATA

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>898,764</td>
<td>877,933</td>
<td>902,337</td>
<td>885,296</td>
<td>836,781</td>
</tr>
<tr>
<td>Total Investments</td>
<td>500,393</td>
<td>495,459</td>
<td>505,995</td>
<td>488,779</td>
<td>517,052</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>831,284</td>
<td>809,437</td>
<td>829,678</td>
<td>822,313</td>
<td>771,823</td>
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<tr>
<td>Shareholders’ Equity</td>
<td>67,480</td>
<td>68,419</td>
<td>72,560</td>
<td>62,096</td>
<td>64,837</td>
</tr>
<tr>
<td>Retained Earnings</td>
<td>34,480</td>
<td>35,519</td>
<td>32,020</td>
<td>27,332</td>
<td>25,205</td>
</tr>
<tr>
<td>Total Revenues</td>
<td>63,476</td>
<td>69,951</td>
<td>73,316</td>
<td>68,199</td>
<td>66,700</td>
</tr>
<tr>
<td>Premiums</td>
<td>39,153</td>
<td>38,545</td>
<td>39,067</td>
<td>38,107</td>
<td>37,984</td>
</tr>
<tr>
<td>Net Investment Income</td>
<td>19,477</td>
<td>21,281</td>
<td>21,153</td>
<td>22,232</td>
<td>21,814</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>63,671</td>
<td>62,481</td>
<td>64,512</td>
<td>64,174</td>
<td>66,708</td>
</tr>
<tr>
<td>Policyholder Benefits and Claims</td>
<td>40,804</td>
<td>38,714</td>
<td>39,102</td>
<td>38,107</td>
<td>37,987</td>
</tr>
<tr>
<td>Provision for Income Tax Expense</td>
<td>(999)</td>
<td>2,148</td>
<td>2,465</td>
<td>661</td>
<td>128</td>
</tr>
<tr>
<td>Net Income</td>
<td>804</td>
<td>5,322</td>
<td>6,339</td>
<td>3,391</td>
<td>1,362</td>
</tr>
<tr>
<td>Dividends on Common Stock</td>
<td>1,736</td>
<td>1,653</td>
<td>1,499</td>
<td>1,199</td>
<td>811</td>
</tr>
<tr>
<td>Earnings Per Share ($)</td>
<td>0.63</td>
<td>4.57</td>
<td>5.42</td>
<td>2.91</td>
<td>1.12</td>
</tr>
<tr>
<td>Return on Equity (in %)</td>
<td>1.0</td>
<td>7.5</td>
<td>9.4</td>
<td>5.4</td>
<td>2.0</td>
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## INVESTMENT DATA

### Global Portfolio

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Investment Grade Corporate</td>
<td>32.9%</td>
<td>33.5%</td>
<td>34.2%</td>
<td>36.0%</td>
<td>36.0%</td>
</tr>
<tr>
<td>Structured Finance</td>
<td>13.1%</td>
<td>14.1%</td>
<td>14.4%</td>
<td>14.8%</td>
<td>14.8%</td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>15.9%</td>
<td>14.8%</td>
<td>13.3%</td>
<td>12.8%</td>
<td>12.8%</td>
</tr>
<tr>
<td>Foreign Government</td>
<td>12.0%</td>
<td>10.8%</td>
<td>11.1%</td>
<td>12.0%</td>
<td>12.0%</td>
</tr>
<tr>
<td>U.S. Government and Agency</td>
<td>12.1%</td>
<td>13.3%</td>
<td>13.0%</td>
<td>9.9%</td>
<td>9.9%</td>
</tr>
<tr>
<td>Cash and Short-Term Investments</td>
<td>5.4%</td>
<td>4.8%</td>
<td>4.1%</td>
<td>4.8%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Below Investment Grade Corporate</td>
<td>3.6%</td>
<td>3.8%</td>
<td>4.4%</td>
<td>4.3%</td>
<td>4.3%</td>
</tr>
<tr>
<td>Real Estate Equity</td>
<td>3.0%</td>
<td>2.7%</td>
<td>3.0%</td>
<td>3.0%</td>
<td>3.0%</td>
</tr>
<tr>
<td>Corporate Equity</td>
<td>2.0%</td>
<td>2.2%</td>
<td>2.5%</td>
<td>2.4%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

## IMPACT INVESTMENTS

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Community and Affordable Housing Investments</td>
<td>$1,804</td>
<td>$1,640</td>
<td>$1,564</td>
<td>$1,485</td>
<td>$298</td>
<td>$446</td>
<td>$481</td>
<td>$334</td>
</tr>
<tr>
<td>Green Investments</td>
<td>$9,683</td>
<td>$9,692</td>
<td>$9,105</td>
<td>$6,761</td>
<td>$174</td>
<td>$969</td>
<td>$1,212</td>
<td>$508</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>$9,288</td>
<td>$7,780</td>
<td>-</td>
<td>-</td>
<td>$2,354</td>
<td>$1,679</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Municipal Bonds</td>
<td>$15,991</td>
<td>$15,854</td>
<td>$15,387</td>
<td>-</td>
<td>$1,251</td>
<td>$1,840</td>
<td>$586</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>$36,766</td>
<td>$34,966</td>
<td>$26,056</td>
<td>$8,246</td>
<td>$4,077</td>
<td>4,934</td>
<td>$2,188</td>
<td>$842</td>
</tr>
</tbody>
</table>

1 YE = Yearend
# Workforce Data

## OUR GLOBAL WORKFORCE

<table>
<thead>
<tr>
<th>Employment Category</th>
<th>Total†</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>57,889</td>
<td>28,391</td>
<td>29,493</td>
</tr>
<tr>
<td>Temporary</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment Type</th>
<th>Total†</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time</td>
<td>53,566</td>
<td>26,266</td>
<td>27,295</td>
</tr>
<tr>
<td>Part-Time</td>
<td>4,333</td>
<td>2,125</td>
<td>2,198</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Workforce Breakdown</th>
<th>Total†</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>57,889</td>
<td>28,391</td>
<td>29,493</td>
</tr>
<tr>
<td>Agents and Contractors</td>
<td>39,079</td>
<td>7,693</td>
<td>9,828</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Workforce by Region²</th>
<th>Total†</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States/Canada</td>
<td>19,415</td>
<td>11,265</td>
<td>8,147</td>
</tr>
<tr>
<td>Latin America</td>
<td>8,245</td>
<td>5,234</td>
<td>3,010</td>
</tr>
<tr>
<td>Asia</td>
<td>25,558</td>
<td>9,335</td>
<td>16,222</td>
</tr>
<tr>
<td>EMEA</td>
<td>4,671</td>
<td>2,557</td>
<td>2,114</td>
</tr>
</tbody>
</table>

1 Totals include employees whose gender is not recorded. Provida employees not included.
2 Workforce includes regular employees only.

## EMPLOYEE AND BOARD DIVERSITY³

<table>
<thead>
<tr>
<th>Gender⁴</th>
<th>Female %</th>
<th>Male %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>40%</td>
<td>60%</td>
</tr>
<tr>
<td>Non-Sales</td>
<td>55%</td>
<td>45%</td>
</tr>
<tr>
<td>Executive Group (includes non-U.S.)</td>
<td>20%</td>
<td>80%</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>31%</td>
<td>69%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age⁵</th>
<th>&lt; 30 Years</th>
<th>30-50 Years</th>
<th>&gt; 50 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>22%</td>
<td>64%</td>
<td>14%</td>
</tr>
<tr>
<td>Non-Sales</td>
<td>17%</td>
<td>63%</td>
<td>20%</td>
</tr>
<tr>
<td>Executive Group</td>
<td>0%</td>
<td>10%</td>
<td>90%</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ethnicity and Race</th>
<th>White</th>
<th>Black or African American</th>
<th>Hispanic or Latino</th>
<th>Asian</th>
<th>American Indian or Alaska Native</th>
<th>Not Specified</th>
<th>Two or More Races</th>
<th>Native Hawaiian or Pacific Islander</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>80%</td>
<td>10%</td>
<td>5%</td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>Non-Sales</td>
<td>72%</td>
<td>12%</td>
<td>6%</td>
<td>8%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>Executive Group</td>
<td>80%</td>
<td>0%</td>
<td>10%</td>
<td>10%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>76%</td>
<td>8%</td>
<td>8%</td>
<td>8%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

3 U.S. only. Due to rounding, figures may not add up to 100 percent.
4 Totals for gender and age will not match due to unidentified personnel in our system.
Workforce Data (Continued)

**EMPLOYEE TRAINING AND PERFORMANCE REVIEWS**

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
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</thead>
<tbody>
<tr>
<td><strong>Average Hours of Training Per Year</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Sales</td>
<td>4.2</td>
<td>4.4</td>
</tr>
<tr>
<td>Sales</td>
<td>3.2</td>
<td>2.9</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employees Receiving Performance Reviews</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Sales</td>
<td>95.2%</td>
<td>95.8%</td>
</tr>
<tr>
<td>Sales</td>
<td>28.0%</td>
<td>25.4%</td>
</tr>
</tbody>
</table>

5 Employee training figures include only training activity captured in our Learning Management System, including skill-based training and compliance training. Data includes training courses taken online (virtual courses) and instructor-led courses.

6 Performance review figures reflect only employees who received performance ratings and had performance feedback entered into the company’s ePerformance system. Performance may be measured separately from the online system. Some gender data is not available in our system, because those employees are no longer with the company.

**NEW HIRES AND TURNOVER**

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>&lt; 30 Years</th>
<th>30-50 Years</th>
<th>&gt; 50 Years</th>
<th>Rate</th>
<th>&lt; 30 Years</th>
<th>30-50 Years</th>
<th>&gt; 50 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hires</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>299</td>
<td>502</td>
<td>113</td>
<td></td>
<td>1.5%</td>
<td>2.6%</td>
<td>0.6%</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>230</td>
<td>407</td>
<td>109</td>
<td></td>
<td>1.2%</td>
<td>2.1%</td>
<td>0.6%</td>
<td></td>
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<tr>
<td><strong>Terminations</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>342</td>
<td>947</td>
<td>592</td>
<td></td>
<td>1.8%</td>
<td>4.9%</td>
<td>3.0%</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>312</td>
<td>854</td>
<td>482</td>
<td></td>
<td>1.6%</td>
<td>4.4%</td>
<td>2.5%</td>
<td></td>
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</table>

7 U.S. only.
## Environmental Data

### ENVIRONMENT

<table>
<thead>
<tr>
<th>Property</th>
<th>2016¹</th>
<th>2015</th>
<th>2014</th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Global Property (million sq. ft.)²</strong></td>
<td>16.78</td>
<td>17.16</td>
<td>16.79</td>
<td>18.15</td>
<td>18.05</td>
</tr>
<tr>
<td><strong>U.S. Property (million sq. ft.)²</strong></td>
<td>7.96</td>
<td>9.78</td>
<td>9.61</td>
<td>10.91</td>
<td>11.49</td>
</tr>
<tr>
<td><strong>EPA Energy Star (no. labeled buildings)³</strong></td>
<td>14</td>
<td>13</td>
<td>15</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td><strong>EPA Energy Star (million sq. ft.)³</strong></td>
<td>4.10</td>
<td>4.45</td>
<td>5.02</td>
<td>5.02</td>
<td>5.02</td>
</tr>
<tr>
<td><strong>LEED (no. certified buildings)</strong></td>
<td>19</td>
<td>17</td>
<td>14</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td><strong>LEED (million sq. ft.)</strong></td>
<td>3.76</td>
<td>3.31</td>
<td>3.11</td>
<td>2.74</td>
<td>2.35</td>
</tr>
</tbody>
</table>

### Greenhouse Gas Emissions (metric tons CO₂e)

- **Gross Scope 1 Emissions (without carbon offset)**
  - 2016: 17,527
  - 2015: 20,134
  - 2014: 20,240
  - 2013: 23,268
  - 2012: 24,381
- **Gross Location-based Scope 2 Emissions**
  - 2016: 109,224
  - 2015: 109,773
  - 2014: 113,414
  - 2013: 119,270
  - 2012: 124,601
- **Gross Market-based Scope 2 Emissions⁴**
  - 2016: 0
  - 2015: -
  - 2014: -
  - 2013: -
  - 2012: -
- **Scope 3 Emissions (global business travel)³⁵**
  - 2016: 33,659
  - 2015: 36,031
  - 2014: 31,671
  - 2013: 26,665
  - 2012: 28,346
- **Emissions Intensity (metric tons CO₂e per FTE⁶)**
  - 2016: 1.36
  - 2015: 1.39
  - 2014: 1.41
  - 2013: 1.52
  - 2012: 1.57
- **Emissions Intensity (metric tons CO₂e per sq. ft.)**
  - 2016: 0.01
  - 2015: 0.01
  - 2014: 0.01
  - 2013: 0.01
  - 2012: 0.01

### Energy (MWh)

- **Total Electricity Consumption**
  - 2016: 240,183
  - 2015: 238,458
  - 2014: 241,026
  - 2013: 254,337
  - 2012: 264,236
- **Renewable Energy Certificates**
  - 2016: 204,588
  - 2015: 101,648
  - 2014: 116,724
  - 2013: 84,692
  - 2012: 72,671
- **Energy Intensity (MWh per FTE⁶)**
  - 2016: 1.31
  - 2015: 1.34
  - 2014: 1.36
  - 2013: 1.47
  - 2012: 1.51
- **Energy Intensity (MWh per sq. ft.)**
  - 2016: 0.009
  - 2015: 0.010
  - 2014: 0.011
  - 2013: 0.009
  - 2012: 0.009
- **Renewable Energy Capital Investment ($ millions)**
  - 2016: -
  - 2015: 628
  - 2014: 146
  - 2013: 899

### Waste (lbs.)²

- **Total Waste Generated**
  - 2016: 6,425,042
  - 2015: 6,928,069
  - 2014: 6,315,606
  - 2013: 6,227,180
  - 2012: 6,119,522
- **Total Waste to Landfill**
  - 2016: 2,391,720
  - 2015: 2,763,521
  - 2014: 2,490,229
  - 2013: 2,847,340
  - 2012: 2,969,579
- **Total Waste Recycled**
  - 2016: 4,033,322
  - 2015: 4,164,548
  - 2014: 3,825,377
  - 2013: 3,379,840
  - 2012: 3,149,943
- **Waste Diversion (% recycled)**
  - 2016: 63%
  - 2015: 60%
  - 2014: 61%
  - 2013: 54%
  - 2012: 51%
- **Enterprise-wide E-waste⁶**
  - 2016: 300,929
  - 2015: 286,385
  - 2014: 214,663
  - 2013: 552,584
  - 2012: 604,539

### Water (kgals)³

- **Total Water Consumption**
  - 2016: 70,022
  - 2015: 69,021
  - 2014: 75,061
  - 2013: 71,267
  - 2012: 86,834
- **Water Intensity (kgals per FTE⁶)**
  - 2016: 6.78
  - 2015: 6.29
  - 2014: 6.3958
  - 2013: 5.6195
  - 2012: 6.4864
- **Water Intensity (kgals per sq. ft.)**
  - 2016: 0.0164
  - 2015: 0.0143
  - 2014: 0.0155
  - 2013: 0.0147
  - 2012: 0.0179

---

¹ In 2016, in accordance with the GHG Protocol Corporate Accounting and Reporting Standard, we recalculated our greenhouse gas emissions, our energy data and green building certification figures to reflect an operational control boundary (present year 2016 to baseline year 2012). Note: data reported herein will differ if compared to data reported in previous sources, as previous sources will reflect a financial control boundary.

² Property figures represent the average square footage of our real estate portfolio for each year.

³ U.S. managed office portfolio.

⁴ Includes Renewable Energy Certificates (RECs).

⁵ Converted to Global Business Travel, extrapolated historically where necessary due to limited data.

⁶ Full-time employee.

⁷ Total weight recycled, reused and resold for all sites.
### Environmental Data (Continued)

#### 2016 SCOPE 1 EMISSIONS

<table>
<thead>
<tr>
<th>GHG Type</th>
<th>Metric Tons CO₂e</th>
<th>Fuel Oil</th>
<th>Natural Gas</th>
<th>Fleet Gasoline</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO₂</td>
<td></td>
<td>Domestic</td>
<td>International</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
<td>122.66</td>
<td>9,860</td>
<td>4,613</td>
</tr>
<tr>
<td></td>
<td></td>
<td>186</td>
<td>2,731</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td></td>
<td>308.97</td>
<td>12,591</td>
<td>4,613</td>
</tr>
<tr>
<td>CH₄</td>
<td></td>
<td>Domestic</td>
<td>0.005</td>
<td>0.1858</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.007</td>
<td>0.0515</td>
<td>0.0515</td>
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<tr>
<td></td>
<td></td>
<td>0.012</td>
<td>0.2373</td>
<td>0.237</td>
</tr>
<tr>
<td>N₂O</td>
<td></td>
<td>Domestic</td>
<td>0.0010</td>
<td>0.0186</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.0015</td>
<td>0.0051</td>
<td>0.0051</td>
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<td></td>
<td></td>
<td>0.002</td>
<td>0.0237</td>
<td>0.0237</td>
</tr>
<tr>
<td>Biogenic CO₂ Emissions</td>
<td></td>
<td>Domestic</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td></td>
<td>International</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>618</td>
<td>25,182</td>
</tr>
</tbody>
</table>

1 In 2016, in accordance with the GHG Protocol Corporate Accounting and Reporting Standard, we recalculated our greenhouse gas emissions, our energy data and green building certification figures to reflect an operational control boundary (present year 2016 to baseline year 2012). Note: data reported herein will differ if compared to data reported in previous sources, as previous sources will reflect a financial control boundary.

#### 2016 ENERGY CONSUMPTION BY TYPE

<table>
<thead>
<tr>
<th>Energy Type</th>
<th>MWh</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity</td>
<td>240,183</td>
</tr>
<tr>
<td>Fuel (fuel oil, natural gas and fleet gasoline)</td>
<td>87,426</td>
</tr>
<tr>
<td><strong>Total Energy Consumption</strong></td>
<td><strong>327,609</strong></td>
</tr>
</tbody>
</table>

1 In 2016, in accordance with the GHG Protocol Corporate Accounting and Reporting Standard, we recalculated our greenhouse gas emissions, our energy data and green building certification figures to reflect an operational control boundary (present year 2016 to baseline year 2012). Note: data reported herein will differ if compared to data reported in previous sources, as previous sources will reflect a financial control boundary.
## Philanthropy

### METLIFE FOUNDATION

<table>
<thead>
<tr>
<th>MetLife Foundation Grants ($ millions)</th>
<th>2016</th>
<th>2015</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Inclusion</td>
<td>$30.37</td>
<td>$29.65</td>
<td>$27.25</td>
<td>$16.77</td>
</tr>
<tr>
<td>Health and Medical Research</td>
<td>$1.48</td>
<td>$1.72</td>
<td>$1.86</td>
<td>$4.73</td>
</tr>
<tr>
<td>Arts &amp; Culture</td>
<td>$2.71</td>
<td>$2.86</td>
<td>$3.10</td>
<td>$5.67</td>
</tr>
<tr>
<td>Youth/Education</td>
<td>$3.53</td>
<td>$3.03</td>
<td>$2.82</td>
<td>$6.41</td>
</tr>
<tr>
<td>Community Development</td>
<td>$3.41</td>
<td>$3.22</td>
<td>$3.37</td>
<td>$5.51</td>
</tr>
<tr>
<td>Employee Involvement</td>
<td>$1.53</td>
<td>$2.09</td>
<td>$2.67</td>
<td>$3.41</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$43.03</strong></td>
<td><strong>$42.57</strong></td>
<td><strong>$41.07</strong></td>
<td><strong>$42.50</strong></td>
</tr>
</tbody>
</table>
## GRI 102: General Disclosures 2016

<table>
<thead>
<tr>
<th>Disclosures</th>
<th>Description</th>
<th>Cross-Reference or Answer</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Organizational Profile</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>102-1</td>
<td>Name of the organization</td>
<td>MetLife, Inc.</td>
<td></td>
</tr>
<tr>
<td>102-2</td>
<td>Activities, brands, products and services</td>
<td><em>Global Impact Report: MetLife — Navigating Life Together</em>, pp. 5-7  &lt;br&gt;<em>2016 Form 10-K</em>, pp. 5-18, 225-226</td>
<td></td>
</tr>
<tr>
<td>102-3</td>
<td>Location of headquarters</td>
<td>200 Park Ave., New York, NY 10166</td>
<td></td>
</tr>
<tr>
<td>102-4</td>
<td>Location of operations</td>
<td><em>Global Impact Report: MetLife — Navigating Life Together</em>, p. 7  &lt;br&gt;<em>2016 Form 10-K</em>, pp. 6-16  &lt;br&gt;<em>Global Locations</em></td>
<td></td>
</tr>
<tr>
<td>102-5</td>
<td>Ownership and legal form</td>
<td>C corporation</td>
<td></td>
</tr>
<tr>
<td>102-6</td>
<td>Markets served</td>
<td><em>Global Impact Report: MetLife — Navigating Life Together</em>, p. 7  &lt;br&gt;<em>2016 Form 10-K</em>, pp. 6-20</td>
<td></td>
</tr>
<tr>
<td>102-8</td>
<td>Information on employees and other workers</td>
<td><em>Global Impact Report: Overview</em>, Performance Data, pp. 23-24  &lt;br&gt;<em>Global Impact Report: Performance Data</em>, pp. 48-49</td>
<td>MetLife has many independent agents and contractors who help MetLife sell products and provide administrative support on an as-needed basis. MetLife does not have any significant variation in employment numbers.</td>
</tr>
<tr>
<td>102-9</td>
<td>Supply chain</td>
<td><em>Global Impact Report: Protecting the Environment</em>, p. 43  &lt;br&gt;<em>MetLife Global Procurement</em></td>
<td></td>
</tr>
<tr>
<td>102-10</td>
<td>Significant changes to the organization and its supply chain</td>
<td><em>2016 Form 10-K</em>, pp. 6, 89, 361</td>
<td></td>
</tr>
<tr>
<td>102-12</td>
<td>External initiatives</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
## Disclosures

<table>
<thead>
<tr>
<th>Disclosures</th>
<th>Description</th>
<th>Cross-Reference or Answer</th>
<th>Additional Information</th>
</tr>
</thead>
</table>
| 102-13      | Membership of associations | Some of the policy, research and trade associations with whom we engage include:  
  • American Council of Life Insurers  
  • Atlantic Council  
  • Brookings Institution  
  • Business Council for International Understanding  
  • Coalition of Service Industries  
  • Council of the Americas  
  • Council on Foreign Relations  
  • Geneva Association  
  • Harvard Law School Program on International Financial Systems  
  • Institute of International Finance  
  • Japan Society  
  • Korea Society  
  • National Center for Asia Pacific Economic Cooperation (NCAPEC)  
  • Peterson Institute for International Economics  
  • Washington International Trade Association (WITA); Bipartisan PolicyCenter; CATO Institute  
  Some of the environmental associations with whom we engage include:  
  • Carbon Disclosure Project  
  • CoreNet Global  
  • Sustainability Roundtable, Inc.  
  • United States Department of Energy  
  • United States Environmental Protection Agency  
  • United States Green Building Council | | |

### Strategy

<table>
<thead>
<tr>
<th>Disclosures</th>
<th>Description</th>
<th>Cross-Reference or Answer</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>102-14</td>
<td>Statement from senior decision-maker</td>
<td>Global Impact Report: Overview, Message from the Chairman, President and CEO, p. 2</td>
<td></td>
</tr>
</tbody>
</table>

### Ethics and Integrity

<table>
<thead>
<tr>
<th>Disclosures</th>
<th>Description</th>
<th>Cross-Reference or Answer</th>
<th></th>
</tr>
</thead>
</table>
  Global Impact Report: MetLife — Navigating Life Together, p. 6  
  Global Impact Report: Managing Risks through Ethics and Integrity, pp. 17-19 | MetLife Purpose and Values  
  MetLife Financial Management Code of Professional Conduct  
  MetLife Director’s Code of Business Conduct and Ethics  
  MetLife Corporate Conduct  
  MetLife Employee Code of Conduct  
  MetLife Corporate Governance  
  MetLife Ethics and Integrity  
  MetLife Customer Privacy Policy |
GRI 102: General Disclosures 2016 (Continued)

<table>
<thead>
<tr>
<th>Disclosures</th>
<th>Description</th>
<th>Cross-Reference or Answer</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Governance</td>
<td>Governance structure</td>
<td>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: • Audit • Compensation • Governance and Corporate Responsibility The Governance and Corporate Responsibility Committee oversees MetLife’s Social Investment Program, diversity initiatives and activities related to sustainability and environmental issues.</td>
<td>2017 Proxy, pp. 23-32 Corporate Governance at MetLife Governance and Corporate Responsibility Charter</td>
</tr>
</tbody>
</table>

| 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 | See explanation. | We do not closely track this metric due to differing definitions of collective bargaining agreements across locations. We estimate that 20–25 percent 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 | Global Impact Report: Overview, A Trusted Partner: Meeting Customer Needs, p. 11 Global Impact Report: Simplifying our Products for a Better Customer Experience, p. 21 Investors: Engagement via annual and required SEC filings, investor presentations, roadshow participation and direct interaction. Customers: Engagement via direct outreach and conversations (continual), customer satisfaction surveys (including Net Promoter Surveys) and responses to RFPs. Employees: Employee surveys annually (including our global organizational health survey), annual performance reviews and direct conversations with supervisors/managers. Governments: Engagement on a continual basis at the international, national, regional and local level and participation in industry associations on an annual membership basis. Communities: Engagement via MetLife Foundation activities and employee volunteerism. | In 2016, MetLife successfully completed the implementation of the NPS 360 program, which includes the following 4 NPS studies: • Transactional NPS (tNPS) — launched in 2012 • Relationship NPS (rNPS) • Competitive NPS (cNPS) • Employee NPS (eNPS) The implementation of these studies puts us on the path to becoming more customer centric and providing best-in-class customer experience. We did not undertake any specific stakeholder engagement in preparation for the development of this report. 2017 Proxy |
## GRI 102: General Disclosures 2016 (Continued)

<table>
<thead>
<tr>
<th>Disclosures</th>
<th>Description</th>
<th>Cross-Reference or Answer</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stakeholder Engagement (Continued)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| 102-44 | Key topics and concerns raised | Global Impact Report: Overview, A Trusted Partner: Meeting Customer Needs, p. 11 Global Impact Report: Simplifying our Products for a Better Customer Experience, p. 21 | Key findings of the NPS 360 program:  
- A more comprehensive view of the customer experience in each market is provided if all three kinds of tNPS surveys are in place together, including New Business, Servicing experience and Claims experience.  
- Ignoring absolute NPS scores (which tend to be impacted by cultural factors) and focusing on competitive rankings, MetLife performs best in Latin America (Mexico: 1st and Chile MetLife: 4th).  
- Over time, tNPS levels have improved the most in Japan.  
- Customer Interaction emerges as the most important driver of NPS across all countries. |

### Reporting Practice

<table>
<thead>
<tr>
<th>Disclosures</th>
<th>Description</th>
<th>Cross-Reference or Answer</th>
</tr>
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<tbody>
<tr>
<td>102-45</td>
<td>Entities included in the consolidated financial statements</td>
<td>2016 Form 10-K, Exhibit 21.1</td>
</tr>
</tbody>
</table>
| 102-47 | List of material topics | Global Impact Report: About this Report, p. 44 | Active Ownership  
Anti-competitive Behavior  
Economic Performance  
Employment  
Indirect Economic Impacts  
Market Presence  
Marketing and Labeling  
Local Communities  
Product Portfolio  
Public Policy  
Socioeconomic Compliance |
GRI 102: General Disclosures 2016 (Continued)

<table>
<thead>
<tr>
<th>Disclosures</th>
<th>Description</th>
<th>Cross-Reference or Answer</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>102-48</td>
<td>Restatements of information</td>
<td>In 2016, we recalculated our greenhouse gas emissions, our energy data and green building certification figures to reflect an operational control boundary (present year 2016 to baseline year 2012).</td>
<td></td>
</tr>
<tr>
<td>102-49</td>
<td>Changes in reporting</td>
<td>No significant changes.</td>
<td></td>
</tr>
<tr>
<td>102-50</td>
<td>Reporting period</td>
<td>Global Impact Report: About this Report, p. 44</td>
<td></td>
</tr>
<tr>
<td>102-52</td>
<td>Reporting cycle</td>
<td>Global Impact Report: About this Report, p. 44</td>
<td></td>
</tr>
<tr>
<td>102-53</td>
<td>Contact point for questions regarding the report</td>
<td>Global Impact Report: About this Report, p. 44</td>
<td></td>
</tr>
<tr>
<td>102-54</td>
<td>Claims of reporting in accordance with the GRI Standards</td>
<td>Global Impact Report: About this Report, p. 44</td>
<td></td>
</tr>
<tr>
<td>102-55</td>
<td>GRI content index</td>
<td>Global Impact Report: About this Report, p. 44</td>
<td>GRI Index, pp. 53-64</td>
</tr>
<tr>
<td>102-56</td>
<td>External assurance</td>
<td>Global Impact Report: About this Report, p. 44</td>
<td></td>
</tr>
</tbody>
</table>
### GRI 103: Topics and Topic Boundaries 2016

<table>
<thead>
<tr>
<th>Material Topics</th>
<th>Management Approach Cross-Reference</th>
<th>Relevant External Entities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Economic</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| GRI 201: Economic Performance 2016     | Global Impact Report: Overview, Message from the Chairman, President and CEO, p. 2  
Global Impact Report: MetLife — Navigating Life Together, pp. 5-7  
Global Impact Report: MetLife Foundation, pp. 35-39  
2016 MetLife Foundation Report 2016 | Communities  
Competitors  
Customers  
Investors  
Regulators  
Reinsurers  
Suppliers  
Sales partners                                                                 |
Global Impact Report: MetLife Foundation, pp. 35-39 | Communities  
Competitors  
Customers  
Investors  
Regulators  
Reinsurers  
Sales partners                                                                 |
| GRI 203: Indirect Economic Impacts 2016| Global Impact Report: Overview, Message from the Chairman, President and CEO, p. 2  
Global Impact Report: Managing Risks through Ethics and Integrity, pp. 16-19  
Global Impact Report: Simplifying our Products for a Better Customer Experience, pp. 20-25 | Communities  
Customers                                                                 |
| GRI 206: Anti-competitive Behavior 2016| Global Impact Report: Overview, Message from the Chairman, President and CEO, p. 2  
Global Impact Report: Managing Risks through Ethics and Integrity, pp. 16-19  
Code of Conduct, pp. 29-36 | Competitors  
Customers  
Investors  
Regulators                                                                 |
| **Social**                             |                                                                                                                                                     |                                                                  |
| GRI 401: Employment 2016               | Global Impact Report: Overview, Message from the Chairman, President and CEO, p. 2  
Global Impact Report: Creating a Great Place to Work, pp. 26-29  
Careers at MetLife  
MetLife Employee Benefits | N/A                                                                                                         |
Global Impact Report: Our Global Impact Goals, p. 10  
Global Impact Report: Sustaining a Culture of Diversity and Inclusion, pp. 30-32  
Global Diversity & Inclusion | N/A                                                                                                         |
| GRI 413: Local Communities 2016        | Global Impact Report: Overview, Message from the Chairman, President and CEO, p. 2  
Global Impact Report: Creating a Great Place to Work, pp. 26-29  
Global Impact Report: MetLife Foundation, pp. 35-39 | Communities                                                                 |
## GRI 103: Topics and Topic Boundaries 2016 (Continued)

<table>
<thead>
<tr>
<th>Material Topics</th>
<th>Management Approach Cross-Reference</th>
<th>Relevant External Entities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social (Continued)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Investors
Regulators |
| GRI 417: Marketing and Labeling 2016 | *Global Impact Report*: Overview, Message from the Chairman, President and CEO, p. 2
Investors
Regulators
Sales Partners |
*Global Impact Report*: Managing Risks through Ethics and Integrity, pp. 16-19
[2016 Form 10-K](https://example.com), pp. 361-370 | Customers
Investors
Regulators
Sales Partners |
[MetLife Investments](https://example.com) | Customers
Investors
Regulators |
[MetLife Investments](https://example.com) | Communities
Customers
Investors
Regulators |
## GRI 200-400: Topic-Specific Disclosures 2016

<table>
<thead>
<tr>
<th>GRI Topics</th>
<th>Disclosures</th>
<th>Disclosure Description</th>
<th>Disclosure Cross-Reference</th>
<th>Omissions and Explanations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Economic</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GRI 201: Economic Performance 2016</td>
<td>201-1</td>
<td>Direct economic value generated and distributed</td>
<td><em>Global Impact Report: Overview, Performance Data, p. 23</em></td>
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<td></td>
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<td><em>Global Impact Report: Creating Value: Investing in Communities, p. 13</em></td>
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<td><em>Global Impact Report: Performance Data, p. 47</em></td>
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<td><em>2016 Form 10-K, pp. 200-372</em></td>
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<td><em>2016 MetLife Foundation Report</em></td>
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<td></td>
<td>201-2</td>
<td>Financial implications and other risks and opportunities due to climate change</td>
<td><em>2017 Climate Change CDP, 5.1, 6.1</em></td>
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</tr>
<tr>
<td>GRI 202: Market Presence 2016</td>
<td>202-2</td>
<td>Proportion of senior management hired from the local community</td>
<td>See explanation.</td>
<td>100 percent 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.</td>
</tr>
<tr>
<td>GRI 203: Indirect Economic Impacts 2016</td>
<td>203-1</td>
<td>Infrastructure investments and services supported</td>
<td><em>Global Impact Report: Overview, Ensuring Stability: Risk Management and Governance, p. 9</em></td>
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<td></td>
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<td><em>Global Impact Report: Creating Value: Investing in Communities, pp. 13-14</em></td>
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<td></td>
<td>203-2</td>
<td>Significant indirect economic impacts</td>
<td><em>Global Impact Report: MetLife Foundation, pp. 35-39</em></td>
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<td><em>2016 MetLife Foundation Report</em></td>
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<tr>
<td>GRI 205: Anti-corruption 2016*</td>
<td>205-1</td>
<td>Operations assessed for risks related to corruption</td>
<td>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.</td>
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<td></td>
<td>205-2</td>
<td>Communication and training about anti-corruption policies and procedures</td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>GRI 206: Anti-competitive Behavior 2016</td>
<td>206-1</td>
<td>Legal actions for anti-competitive behavior, anti-trust and monopoly practices</td>
<td>None at the corporate level.</td>
<td></td>
</tr>
</tbody>
</table>

*Additional indicators not related to material GRI topics.*
## GRI 200-400: Topic-Specific Disclosures 2016 (Continued)

<table>
<thead>
<tr>
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<tbody>
<tr>
<td><strong>Environmental</strong></td>
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<tr>
<td>GRI 302: Energy 2016*</td>
<td>302-1</td>
<td>Energy consumption within the organization</td>
<td><em>Global Impact Report: Overview, Performance Data, p. 26</em>&lt;br&gt;<em>Global Impact Report: Performance Data, p. 50</em></td>
<td>There was no energy consumption from energy generated from heating, cooling or steam. MetLife does not sell any energy.</td>
</tr>
<tr>
<td>GRI 305: Emissions 2016*</td>
<td>305-1</td>
<td>Direct (Scope 1) GHG emissions</td>
<td><em>Global Impact Report: Overview, Performance Data, p. 25</em>&lt;br&gt;<em>Global Impact Report: Performance Data, p. 50</em></td>
<td>Our emissions calculation methodology is based on the Greenhouse Gas Protocol. Gases included in the calculation are CO2, CH4 and N2O. Global warming potential rates used are from the IPCC Second Assessment Report, 1995. The consolidation approach for emissions is based on financial control.</td>
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<tr>
<td></td>
<td>305-2</td>
<td>Energy Indirect (Scope 2) GHG emissions</td>
<td><em>Global Impact Report: Overview, Performance Data, p. 25</em>&lt;br&gt;<em>Global Impact Report: Performance Data, p. 50</em></td>
<td>Our emissions calculation methodology is based on the Greenhouse Gas Protocol. Gases included in the calculation are CO2, CH4 and N2O. Global warming potential rates used are from the IPCC Second Assessment Report, 1995. The consolidation approach for emissions is based on financial control.</td>
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<tr>
<td></td>
<td>305-3</td>
<td>Other indirect (Scope 3) GHG emissions</td>
<td><em>Global Impact Report: Overview, Performance Data, p. 25</em>&lt;br&gt;<em>Global Impact Report: Performance Data, p. 50</em></td>
<td>Our emissions calculation methodology is based on the Greenhouse Gas Protocol. Gases included in the calculation are CO2, CH4 and N2O. Global warming potential rates used are from the IPCC Second Assessment Report, 1995. The consolidation approach for emissions is based on financial control.</td>
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| GRI 401: Employment 2016                 | 401-1       | New employee hires and employee turnover                                               | Global Impact Report: Overview, Performance Data, p. 25; Global Impact Report: Performance Data, p. 49 | 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:  
  • Medical coverage  
  • Dental coverage  
  • Short-term and long-term disability coverage  
  • Company-paid life insurance  
  • 401(k) savings and investment plan  
  • MetLife stock is available as a voluntary investment option within our 401(k) plan, and also as 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 |
|                                          | 401-2       | Benefits provided to full-time employees that are not provided to temporary or part-time employees | See explanation.  
  MetLife Employee Benefits                                                                                                                   |                                                                                             |
| **GRI 404: Training and Education 2016***|             |                                                                                        |                                                                                           |                                                                                                                                                           |
|                                          | 404-1       | Average hours of training per year per employee                                        | Global Impact Report: Overview, Performance Data, p. 24; Global Impact Report: Performance Data, p. 49 |                                                                                             |
|                                          | 404-2       | Programs for upgrading employee skills and transition assistance programs               | Global Impact Report: Overview, Empowering Employees: One Global Team, p. 15; Global Impact Report: Creating a Great Place to Work, p. 28  
  MetLife Developing Talent                                                                                                                     |                                                                                             |

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<td>GRI 406: Non-discrimination 2016*</td>
<td>406-1</td>
<td>Incidents of discrimination and corrective actions taken</td>
<td>See explanation.</td>
<td>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.</td>
</tr>
<tr>
<td>GRI 413: Local Communities 2016</td>
<td>413-1</td>
<td>Operations with local community engagement, impact assessments and development programs</td>
<td>See explanation.</td>
<td>This indicator is not applicable to MetLife.</td>
</tr>
<tr>
<td>G4-FS13</td>
<td>Access points in low-populated or economically disadvantaged areas by type</td>
<td><em>Global Impact Report: Overview, A Trusted Partner: Meeting Customer Needs, pp. 11-13</em> <em>Global Impact Report: Simplifying our Products for a Better Customer Experience, p. 24</em></td>
<td><em>2016 MetLife Foundation Report</em></td>
<td>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.</td>
</tr>
<tr>
<td>G4-FS14</td>
<td>Initiatives to improve access to financial services for disadvantaged people</td>
<td>See explanation.</td>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>GRI 415: Public Policy 2016</td>
<td>415-1</td>
<td>Political contributions</td>
<td><em>Global Impact Report: Managing Risks through Ethics and Integrity, p. 18</em> <em>2016 Political Activities Report</em></td>
<td>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 2016.</td>
</tr>
<tr>
<td>GRI 417: Marketing and Labeling 2016</td>
<td>417-3</td>
<td>Incidents of non-compliance concerning marketing communications</td>
<td>See explanation.</td>
<td>The DFS asserts that the Company is in violation of Section 219.4(p) of Department Regulation No. 34-A because in our FMLI advertising materials MetLife, Inc. and Metropolitan Life Insurance Company are more prominently displayed than FMLI. In their opinion this may be misleading to consumers by giving the impression that another entity might have a financial responsibility under a policy issued by FMLI.</td>
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GRI 200-400: Topic-Specific Disclosures 2016 (Continued)

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<tr>
<td>GRI 418: Customer Privacy 2016*</td>
<td>418-1</td>
<td>Substantiated complaints concerning breaches of customer privacy and losses of customer data</td>
<td>See explanation.</td>
<td>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, and specific administrative, physical and technical procedures for protecting the security of personally identifiable information. Like other organizations, MetLife occasionally experiences security breaches, which may be described generally as the unauthorized access, loss, disclosure or misdirection of personally identifiable 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, investigate the root cause and correct the underlying cause, if needed, to help prevent future incidents. The team includes privacy professionals, lawyers and business associates.</td>
</tr>
<tr>
<td>GRI 419: Socioeconomic Compliance 2016</td>
<td>419-1</td>
<td>Non-compliance with laws and regulations in the social and economic area</td>
<td>2016 Form 10-K, pp. 361-370</td>
<td>We consider “significant” fines as those listed in our 10-K.</td>
</tr>
<tr>
<td>GRI G4: Active Ownership 2016</td>
<td>G4-FS10</td>
<td>Percentage and number of companies held in the institution’s portfolio with which the reporting organization has interacted on environmental or social issues</td>
<td>Global Impact Report: Creating Value: Investing in Communities, pp. 14-15</td>
<td>MetLife carefully assesses the risks and benefits presented by each investment, including relevant environmental, social, economic and governance risk.</td>
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<tr>
<td></td>
<td>G4-FS11</td>
<td>Percentage of assets subject to positive and negative environmental or social screening</td>
<td>Global Impact Report: Creating Value: Investing in Communities, pp. 14-15</td>
<td>MetLife carefully assesses the risks and benefits presented by each investment, including relevant environmental, social, economic and governance risk.</td>
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MetLife is committed to helping people, families and communities around the world navigate life’s twists and turns. We work hard to serve as a trusted partner for all our customers and meet tomorrow’s challenges together.