

GRI Standards Index

MetLife's 2020 GRI Index has been prepared according to the GRI Standards Core option and represents performance data from calendar year 2020.

Disclosure Number	Disclosure Title	Response/Reference
GRI 102: General Disclosures		
Organizational Profile		
102-1	Name of the organization	MetLife, Inc.
102-2	Activities, brands, products, and services	2020 10-K pages 5–13
102-3	Location of headquarters	200 Park Ave., New York, NY 10166
102-4	Location of operations	2020 10-K pages 7–13, Global Locations
102-5	Ownership and legal form	C corporation
102-6	Markets served	2020 10-K pages 5–13
102-7	Scale of the organization	Appendix >> ESG Scorecard >> Financial Data, Workforce Data
102-8	Information on employees and other workers	Appendix >> ESG Scorecard >> Workforce Data
102-9	Supply chain	Strengthening Our Workforce >> Supplier Inclusion and Development Protecting Our Environment >> Supply Chain Sustainability; MetLife Global Procurement ; MetLife's Supplier Code of Business Ethics
102-10	Significant changes to the organization and its supply chain	2020 10-K pages 67–68
102-11	Precautionary Principle or approach	Managing Sustainably >> Risk Management
102-12	External initiatives	Signatory to the: <ul style="list-style-type: none"> ● UN Global Compact ● UN Principles for Responsible Investment ● UN Women's Empowerment Principles ● Catalyst CEO Champions for Change ● One Mind at Work Pledge ● CEO Action for Diversity & Inclusion ● Climate Leadership Council 2021 Proxy Statement pages 9–12 and 43–46

Disclosure Number	Disclosure Title	Response/Reference
102-13	Membership of associations	<p>Some of the policy, research and trade associations with whom we engage include:</p> <ul style="list-style-type: none"> ● American Council of Life Insurers ● Atlantic Council ● Business Council for International Understanding ● Coalition of Service Industries ● Council of the Americas ● Geneva Association ● Institute of International Finance ● Japan Society ● Korea Society ● National Center for Asia Pacific Economic Cooperation ● Washington International Trade Association; Bipartisan Policy Center; U.S. Chamber of Commerce ● Business Roundtable <p>Some of the environmental associations with whom we engage include:</p> <ul style="list-style-type: none"> ● CDP ● Center for Active Design ● Climate Leadership Council ● Forest Stewardship Council ● Sustainable Forestry Initiative ● United States Department of Energy ● United States Environmental Protection Agency ● United States Green Building Council
Strategy		
102-14	Statement from senior decision-maker	<p>A Message from Our President and CEO</p> <p>Letter from Chairman of the Board: 2021 Proxy Statement</p>
Ethics and Integrity		
102-16	Values, principles, standards, and norms of behavior	<p>Managing Sustainably >> Code of Business Ethics & Managing Conflicts</p> <p>MetLife Purpose</p> <p>MetLife Financial Management Code of Business Ethics</p> <p>MetLife Director's Code of Business Conduct and Ethics</p> <p>MetLife Corporate Conduct</p> <p>MetLife's Code of Business Ethics</p> <p>MetLife Corporate Governance</p> <p>MetLife Ethics and Compliance</p> <p>MetLife Customer Privacy Policy</p> <p>MetLife Supplier Code of Business Ethics</p> <p>Corporate Governance</p> <p>Governance and Corporate Responsibility Committee Charter</p> <p>2021 Proxy Statement, page 41</p> <p>MetLife's Statement on Human Rights</p>

Disclosure Number	Disclosure Title	Response/Reference
Governance		
102-18	Governance structure	Corporate Governance; Governance and Corporate Responsibility Committee Charter ; 2021 Proxy Statement pages 9, 13–17 and 32–42
102-20	Executive-level responsibility for economic, environmental, and social topics	Managing Sustainably >> Governance >> Governing Sustainably, Risk Management; MetLife Statement on Climate Change ; 2021 Proxy Statement pages 9–11 and 43–46 MetLife's Statement on Human Rights
102-29	Identifying and managing economic, environmental, and social impacts	Managing Sustainably >> Governance >> Governing Sustainably, Risk Management; MetLife Statement on Climate Change ; 2021 Proxy Statement pages 9–11 and 43–46 MetLife's Statement on Human Rights MetLife Environmental Policy Statement
Stakeholder Engagement		
102-40	List of stakeholder groups	Appendix >> Stakeholder Engagement; 2021 Proxy Statement: Chairman's Letter , pages 9, 43 and 66 We consider our stakeholders to include investors and shareholders, customers, employees, governments and regulators, and the communities where we operate.
102-41	Collective bargaining agreements	We do not closely track this metric due to differing definitions of collective bargaining agreements across locations. Some of our non-U.S. (non-agency) employees are covered, while in the United States, we do not have a collective-bargaining agreement covering employees. MetLife's Statement on Human Rights
102-42	Identifying and selecting stakeholders	We primarily engage with stakeholders who have a high impact on and who are most affected by MetLife's business operations.
102-43	Approach to stakeholder engagement	Appendix >> Stakeholder Engagement; 2021 Proxy Statement: Chairman's Letter , pages 3, 9, 48 and 66 MetLife's Statement on Human Rights Investors: Engagement via annual and required SEC filings, investor presentations, roadshow participation and direct interaction. 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. Customers: Engagement via direct outreach and conversations (continual), customer satisfaction surveys (including Net Promoter Surveys), and responses to RFPs. 2020 10-K , pages 29–30
102-44	Key topics and concerns raised	Appendix >> Stakeholder Engagement 2021 Proxy Statement , page 9

Disclosure Number	Disclosure Title	Response/Reference
Reporting Practice		
102-45	Entities included in the consolidated financial statements	2020 10-K , Exhibit 21.1
102-46	Defining report content and topic Boundaries	A Message from Our President and CEO; Our Sustainability Priorities The content of this report aligns with MetLife’s sustainability priorities, strategy, and materiality.
102-47	List of material topics	<p>In order to ensure that MetLife is aware of and appropriately addressing issues relevant to our business and stakeholders, we performed a traditional materiality analysis this year using a comprehensive data-driven process. The materiality analysis is based on real-time analytics on strategic, regulatory, and reputational risks and opportunities. Implementing the analysis has strengthened our understanding of ESG-related issues and enhanced our in-house capabilities to assess their evolution.</p> <p>In addition, this data-driven process, along with feedback from various key stakeholders and sources (e.g. ESG ratings/rankings, investors, MetLife senior executives, external perspectives, peer benchmarking, etc.), allows us to develop a forward-looking sustainability strategy that helps ensure we can continue to be a force for good in the world, sustaining customers, family, and the planet.</p> <p>See also Introduction/Our Sustainability Priorities & Commitment to Global Impact and 2021 Proxy Statement pages 10 and 43–46 for a summary of MetLife’s strategic approach to ESG issues.</p>
102-48	Restatements of information	MetLife will restate our greenhouse gas emissions data when changes to the inventory meet or exceed 2% of base year emissions (Scope 1, Scope 2 and Scope 3 business travel). Changes can result from the following: structural changes, methodology changes, errors, or new data sources. Please see footnotes in report for further information on data changes.
102-49	Changes in reporting	Changes have been noted in footnotes where applicable.
102-50	Reporting period	January 1–December 31, 2020, unless otherwise noted.
102-51	Date of most recent report	June 2020
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	We invite your comments, questions, and feedback on this report. Please contact us at: globalimpact@metlife.com
102-54	Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with GRI: Core.
102-55	GRI content index	Appendix

Disclosure Number	Disclosure Title	Response/Reference
102-56	External assurance	This report has been developed in accordance with the Global Reporting Initiative (GRI), UN Global Compact, TCFD and SASB frameworks as well. Our global Scope 1, Scope 2, and Scope 3 Business Travel greenhouse gas (GHG) emissions have been externally verified and assured to ISO-14064-3 standards.
GRI 200: Economic		
GRI 201: Economic Performance		
103-1	Explanation of the material topic and its Boundary	Our Strategy & Leadership Ensuring Confidence for Our Customers Creating Value as an Investor Appendix >> ESG Scorecard >> Financial Data 2020 10-K pages 155–160
103-2	The management approach and its components	Our Strategy & Leadership Ensuring Confidence for Our Customers Creating Value as an Investor Appendix >> ESG Scorecard >> Financial Data 2020 10-K pages 155–160
103-3	Evaluation of the management approach	Our Strategy & Leadership Ensuring Confidence for Our Customers Creating Value as an Investor Appendix >> ESG Scorecard >> Financial Data 2020 10-K pages 155–160
201-1	Direct economic value generated and distributed	Appendix >> ESG Scorecard >> Financial Data 2020 10-K pages 155–160
201-2	Financial implications and other risks and opportunities due to climate change	Creating Value as an Investor >> Value Creation, ESG Integration Empowering Our Communities >> Impact Investments: Investing in Our Communities Protecting Our Environment >> MetLife's New 2030 Environmental Goals, Responding to a Changing Climate, Maintaining Carbon Neutrality Managing Sustainably >> Risk Management CDP Climate Change 2020 , C2. Risks and Opportunities
GRI 202: Market Presence		
103-1	Explanation of the material topic and its Boundary	Ensuring Confidence for Our Customers >> Responding to COVID-19 with New and Expanded Services, Expanding Financial Health Around the World, Innovating for the Future Strengthening Our Workforce >> How We Serve Our Workforce: Building the Future Global Locations

Disclosure Number	Disclosure Title	Response/Reference
103-2	The management approach and its components	Ensuring Confidence for Our Customers Strengthening Our Workforce Creating Value as an Investor
103-3	Evaluation of the management approach	Ensuring Confidence for Our Customers Strengthening Our Workforce Creating Value as an Investor
202-2	Proportion of senior management hired from the local community	In 2020, of the VP+ hires 94% were hired in their local community. For this report, “senior management” is defined as officers of the company, “local” is defined as employees born or who have the legal right to reside indefinitely in the same geographic market as the operation, and “significant locations of operation” are defined as locations with at least 750 employees.

GRI 203: Indirect Economic Impacts

103-1	Explanation of the material topic and its Boundary	Ensuring Confidence for Our Customers Strengthening Our Workforce Creating Value as an Investor Empowering Our Communities
103-2	The management approach and its components	Ensuring Confidence for Our Customers Strengthening Our Workforce Creating Value as an Investor Empowering Our Communities
103-3	Evaluation of the management approach	Ensuring Confidence for Our Customers Strengthening Our Workforce Creating Value as an Investor Empowering Our Communities
203-1	Infrastructure investments and services supported	Ensuring Confidence for Our Customers Strengthening Our Workforce Creating Value as an Investor Empowering Our Communities
203-2	Significant indirect economic impacts	Ensuring Confidence for Our Customers Strengthening Our Workforce Creating Value as an Investor Empowering Our Communities

Disclosure Number	Disclosure Title	Response/Reference
GRI 205: Anti-corruption		
205-1	Operations assessed for risks related to corruption	<p>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.</p> <p>We also became the first U.S.-based insurer in 2020 to join the United Nations Global Compact (UNGC), the world's largest corporate sustainability initiative, which calls for companies to align their operations and strategies with 10 universal principles in the areas of human rights, labor, the environment, and anti-corruption. Moving forward, we will partner with the UNGC to not only elevate our efforts but also use the principles as important guides to prioritize and focus our work.</p> <p>MetLife's Statement on Human Rights</p>
205-2	Communication and training about anti-corruption policies and procedures	<p>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. In 2020, MetLife provided mandatory anti-bribery and corruption training to all employees.</p> <p>Managing Sustainably >> Risk Management MetLife's Code of Business Ethics</p>
GRI 206: Anti-competitive Behavior		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	None at the corporate level.
GRI 300: Environmental		
GRI 302: Energy		
302-1	Energy consumption within the organization	Appendix >> ESG Scorecard >> Environmental Data; CDP Climate Change 2020 , C8. Energy
302-3	Energy intensity	There was no energy consumption from energy generated from heating, cooling or steam. MetLife does not sell energy.
302-4	Reduction of energy consumption	

Disclosure Number	Disclosure Title	Response/Reference
GRI 305: Emissions		
103-2	The management approach and its components	Protecting Our Environment >> MetLife's New 2030 Environmental Goals, Maintaining Carbon Neutrality MetLife's Statement on Climate Change 2020 10-K , page 41
305-1	Direct (Scope 1) GHG emissions	Appendix >> ESG Scorecard >> Environmental Data; CDP Climate Change 2020 , C6. Emissions Data
305-2	Energy indirect (Scope 2) GHG emissions	Appendix >> ESG Scorecard >> Environmental Data; CDP Climate Change 2020 , C6. Emissions Data
305-3	Other indirect (Scope 3) GHG emissions	Appendix >> ESG Scorecard >> Environmental Data; CDP Climate Change 2020 , C6. Emissions Data
305-4	GHG emissions intensity	Appendix >> ESG Scorecard >> Environmental Data; CDP Climate Change 2020 , C6. Emissions Data
305-5	Reduction of GHG emissions	Protecting Our Environment >> Maintaining Carbon Neutrality, Green Buildings and Reducing Our Impact CDP Climate Change 2020 , C4. Targets and Performance
GRI 308: Supplier Environmental Assessment		
103-2	The management approach and its components	Protecting Our Environment >> Supply Chain Sustainability: Enhanced transparency CDP Climate Change 2020 , C2. Risks and Opportunities
308-1	New suppliers that were screened using environmental criteria	100%: environmental sustainability questions are part of MetLife's standard RFP/RFI templates and are also included in the Supplier Onboarding Process. See also, Supplier Code of Business Ethics
GRI 400: Social		
GRI 401: Employment		
103-1	Explanation of the material topic and its Boundary	Strengthening Our Workforce MetLife's Statement on Human Rights
103-2	The management approach and its components	Strengthening Our Workforce; Careers at MetLife MetLife's Statement on Human Rights
103-3	Evaluation of the management approach	Strengthening Our Workforce
401-1	New employee hires and employee turnover	Appendix >> ESG Scorecard >> Workforce Data

Disclosure Number	Disclosure Title	Response/Reference
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<p>MetLife provides benefits to all U.S. full-time employees, and these plans/programs 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:</p> <ul style="list-style-type: none"> • Medical coverage, includes prescription drug and vision coverage. • Dental coverage. • Short-term and long-term disability coverage. • Company-paid life insurance. • 401(k) plan. • Restricted Stock Units, Performance Shares, and Stock Options, as components of our Long Term Incentive Award programs for high-job-level and higher-paid employees. • Cash balance defined benefit retirement plan. • Healthcare and Dependent Day Care Flexible Spending Accounts. • Commuter Program. • Back-up child-care, elder-care, and college advising program. • Tuition assistance program. • Travel benefits: emergency services, travel accident, and international medical coverage. • Opportunity to earn Wellness Dividend credited toward employee contributions for medical coverage. • Optional employee-paid life insurance (group term life, GVUL, dependent life, VAD&D insurance). • Legal Services plan. • Critical Illness Insurance. • Adoption financial assistance. • Surrogacy financial assistance. • Employee Assistance Program. • Financial wellness program. <p>COVID-19-related:</p> <ul style="list-style-type: none"> • Removed cost share for telemedical/telemental health virtual visits via health plans through the end of the year. • Partnered with 2ndMD for a COVID-19 hotline for medical questions in addition to second-opinion services. • MetLife employees and covered family members received cash protection through a MetLife Hospital Indemnity Insurance Program, at no cost, through first quarter 2021. • Permitted enrollment changes to Dependent Day Care flexible spending accounts to give parents flexibility to change their contribution amount as day cares closed and reopened. • Offered all employees a special wellness incentive to encourage self-care during the pandemic, with two areas of focus: flu vaccines and mindfulness tools.

Disclosure Number	Disclosure Title	Response/Reference
GRI 404: Training and Education		
103-1	Explanation of the material topic and its Boundary	Strengthening Our Workforce >> Diversity, Equity & Inclusion: From Commitment to Action, How We Serve Our Workforce: Building the Future
103-2	The management approach and its components	Strengthening Our Workforce >> Diversity, Equity & Inclusion: From Commitment to Action, How We Serve Our Workforce: Building the Future
103-3	Evaluation of the management approach	Strengthening Our Workforce >> Diversity, Equity & Inclusion: From Commitment to Action, How We Serve Our Workforce: Building the Future
404-1	Average hours of training per year per employee	Appendix >> ESG Scorecard >> Workforce Data
404-2	Programs for upgrading employee skills and transition assistance programs	Strengthening Our Workforce >> Diversity, Equity & Inclusion: From Commitment to Action, How We Serve Our Workforce: Building the Future
404-3	Percentage of employees receiving regular performance and career development reviews	Appendix >> ESG Scorecard >> Workforce Data
GRI 405: Diversity and Equal Opportunity		
103-1	Explanation of the material topic and its Boundary	A Message from Our CEO and President Strengthening Our Workforce >> Diversity, Equity & Inclusion: From Commitment to Action Careers at MetLife; Global Diversity & Inclusion
103-2	The management approach and its components	A Message from Our CEO and President Strengthening Our Workforce >> Diversity, Equity & Inclusion: From Commitment to Action Careers at MetLife; Global Diversity & Inclusion
103-3	Evaluation of the management approach	A Message from Our CEO and President Strengthening Our Workforce >> Diversity, Equity & Inclusion: From Commitment to Action Careers at MetLife; Global Diversity & Inclusion

Disclosure Number	Disclosure Title	Response/Reference
405-1	Diversity of governance bodies and employees	Appendix >> ESG Scorecard >> Workforce Data 2021 Proxy Statement , pages 14–15 2020 10-K , pages 29–30
GRI 406: Non-discrimination		
103-1	Explanation of the material topic and its Boundary	MetLife's Code of Business Ethics
103-2	The management approach and its components	MetLife's Code of Business Ethics
406-1	Incidents of discrimination and corrective actions taken	MetLife is strongly committed to equal employment opportunity and to administering all terms, conditions, and privileges of employment fairly. It has policies broadly prohibiting discrimination and harassment, provides employees with several avenues to submit complaints, and has robust procedures for investigating those complaints and taking appropriate action if warranted. As a Fortune 50 employer with tens of thousands of employees, MetLife receives complaints from time to time, which are investigated and, if warranted, corrective action is taken. Employee complaints and actions taken in response are confidential personnel matters.
GRI 415: Public Policy		
103-1	Explanation of the material topic and its Boundary	MetLife's Code of Business Ethics
103-2	The management approach and its components	MetLife's Code of Business Ethics
415-1	Political contributions	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 2020. 2020 Political Activities Report
GRI 417: Marketing and Labeling		
417-3	Incidents of non-compliance concerning marketing communications	2020 10-K , pages 310–315 We consider “significant” fines as those listed in our 10-K.
GRI 418: Customer Privacy		
103-1	Explanation of the material topic and its Boundary	Managing Sustainably >> Cybersecurity & Government Relations Privacy Policy
103-2	The management approach and its components	Managing Sustainably >> Cybersecurity & Government Relations Privacy Policy

Disclosure Number	Disclosure Title	Response/Reference
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	The number of complaints received is confidential information. MetLife has a long-standing commitment to protect the security, confidentiality, and integrity of personal information, and to comply with all applicable privacy and data protection laws and regulations. To this end, MetLife has a global privacy policy, which establishes enterprise-wide minimum standards on the collection, use, and protection of personal information. Like other organizations, MetLife occasionally experiences security breaches, which may be described generally as the unauthorized access, loss, disclosure, or misdirection of personal information. Should one of these incidents occur, MetLife has an incident response team that takes immediate steps to minimize any impact on the subject, follow applicable legal requirements, and investigate and correct the root cause, if needed, to help prevent future incidents. The team includes privacy and security professionals, lawyers, and associates in our lines of business.

GRI 419: Socioeconomic Compliance

419-1	Non-compliance with laws and regulations in the social and economic area	2020 10-K , pages 310–315 We consider “significant” fines as those listed in our 10-K.
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GRI G4 Sector Disclosures: Financial Services

Product Portfolio

FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Ensuring Confidence for Our Customers >> Responding to COVID-19 with New and Expanded Services, Expanding Financial Health Around the World, Innovating to Serve Our Customers Creating Value as an Investor >> Value Creation, ESG Integration, Responsible Investments Empowering Our Communities >> Impact Investments: Investing in Our Communities MetLife Social Investments Program MetLife Investment Management
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Ensuring Confidence for Our Customers Creating Value as an Investor Empowering Our Communities >> Impact Investments: Investing in Our Communities SASB Index, code FN-IN-410b.2 MetLife Social Investments Program

Disclosure Number	Disclosure Title	Response/Reference
Active Ownership		
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	<p>Creating Value as an Investor</p> <p>MIM believes active engagement with company leadership is a key to managing investment risk. Investment analysts frequently interact and engage in discussions with a firm's senior management throughout the initial due diligence process and as part of the portfolio monitoring process. Ongoing dialogue helps to raise awareness of sustainable business practices.</p> <p>MIM ESG Policy</p>
FS11	Percentage of assets subject to positive and negative environmental or social screening	MIM ESG Policy
Local Communities		
FS13	Access points in low-populated or economically disadvantaged areas by type	<p>Empowering Our Communities</p> <p>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.</p>
FS14	Initiatives to improve access to financial services for disadvantaged people	<p>Empowering Our Communities</p> <p>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 we work with a utility company, selling Personal Accident policies door-to-door and by phone for premiums as low as \$1.50 per month.</p>