

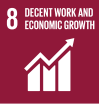


UN Sustainable Development Goals

MetLife’s sustainability efforts focus on prioritizing five of the 17 United Nations Sustainable Development Goals (SDGs), given their relevance to MetLife’s business. The Company leverages its products and services, workforce, investments and community to drive progress of these five SDGs.

| Goal | How we support the goals |
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|  <p>3 GOOD HEALTH AND WELL-BEING</p> | <ul style="list-style-type: none"> • MetLife enhanced benefits to support MetLife employees, including free COVID-19 testing and additional cash protection for any MetLife employee hospitalized from COVID-19. • MetLife created the <i>BeWell</i> program to support the mental and emotional well-being of its employees, conveying a message of support and empathy for all of our employees through leadership engagement and outreach, virtual programs, and providing relevant resources and tools. • Our COVID-19 response was comprehensive to best meet our customers’ health and wellness needs. We recalibrated our products and services, waived late fees, adjusted payment schedules, and implemented significant initiatives to help support our customers. • All licensed healthcare workers employed by MetLife were provided with the opportunity to volunteer at hospitals and other healthcare facilities to join the fight against COVID-19 in the U.S. with full pay, in two-week rotations. While clinical volunteers were placed in hospitals, COVID-19 testing centers, blood banks, assisted living facilities, and urgent care facilities, mental health professionals were matched with local community mental health and support groups. In total, 20 professionals volunteered in 2020. • MetLife Foundation responded to the pandemic by making multiple grants to address more urgent and localized needs for food, housing, healthcare, personal protective equipment, and direct financial assistance across our regions globally. • To date, MetLife has obtained Fitwel certifications for three offices in the U.S., covering over 1.3 million square feet of real estate, including its global headquarters in New York City. MIM has also obtained certifications for eight properties held in its real estate equity investment portfolio. |
|  <p>5 GENDER EQUALITY</p> | <ul style="list-style-type: none"> • We provide targeted insurance products for women around the world, making it easier for them to access financial planning. • MetLife has made a series of commitments to achieve gender equity among our executive ranks and overall workforce. In February 2020, MetLife became the first U.S.-based insurer to sign the UN Women Empowerment Principles (WEPs), reinforcing that we’re focused on building a workplace that works for women and, aims to close gender gaps. Globally, women now represent 52 percent of our workforce, 42 percent of managers, 30 percent of our Executive Group, and 33 percent of our Board of Directors (as of December 31, 2020). • MetLife worked with external initiatives such as the U.N. Women’s Global Innovation Coalition for Change, Catalyst’s Gender and Diversity KPI Alliance, CEO Champions for Change, and CEO Action for Diversity and Inclusion. • MetLife Investment Management (MIM) began a partnership with Girls Who Invest (GWI) to increase the number of women in portfolio management and executive leadership in the asset management industry, joining other top asset managers with a goal of having 30% of the world’s investable capital managed by women by 2030. • We established Women’s Business Networks and Peer Mentoring Circles in 34 countries. • MetLife Foundation empowers women and girls with STEM education and financial empowerment through partnerships with Girls Who Code (U.S.), Laboratoria (Chile and Mexico), and Trickle Up (Bangladesh, Mexico, and Vietnam). |


| Goal | How we support the goals |
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|  <p>8 DECENT WORK AND ECONOMIC GROWTH</p> | <ul style="list-style-type: none"> • MIM supports investment practices that promote a better, more confident world for everyone, including enabling more resilient, economically thriving communities. Specifically, MIM-managed responsible investments create jobs, financial security, economic growth, prosperity and greater opportunity for communities. Our work to facilitate the flow of capital into roads, airports, ports, renewable energy and affordable housing projects, is a critical lever for us to expand economic growth and enable decent work for millions more. • With the pace of change accelerating technologies, automation, and the skills required to succeed at work, MetLife previously committed \$10 million to its Workforce of the Future program, focused on embedding a culture of continuous learning and balancing the need for building digital and technology skills with emotional and human skills. Since this commitment, 23,808 unique employees have accessed the 13 distinct topics that have been developed, which have been translated into nine core languages, covering a variety of future focused skill-building topics. One example related to 'Agile' includes virtually upskilling over 2,000 employees within a six month period. The Leading the Future program continues to expand learning topics and resources. Since the program has launched, MetLife has seen a range of measurable benefits: <ul style="list-style-type: none"> - MetLife employees that engaged¹ with the Workforce of the Future learning program have better/higher retention by +13-14%² over those who aren't engaged.* - MetLife employees that are engaged¹ with the Workforce of the Future learning program have higher engagement scores by +1-3 points³ over those that aren't engaged*. - MetLife employees that are engaged¹ with the Workforce of the Future learning program have higher scores by +2-4 points on having good opportunities to develop at MetLife³ over those that aren't engaged.* • MetLife Foundation brings together bold solutions, deep financial expertise and meaningful grants to build financial health for people and communities that are underserved and aspire for more. We help people manage household budgets, recover from the unexpected, build short-term savings and stability, and plan for the future. • MetLife Foundation uses research insights and behavioral science to create and deliver safe, affordable, and convenient financial services through new technologies, innovation, and on the ground with partners around the world. In the U.S., MetLife Foundation funded a study conducted by nonprofit SaverLife in 2020 in response to COVID-19 with insights into the financial impacts of remote schooling, savings rates, and how working families are bracing for an uncertain economic future. SaverLife also distributed \$425,000 in cash grants from MetLife Foundation to "savers," who used the funds to pay rent, bills, and save. In India, MetLife Foundation grantee Generation developed a virtual training and upskilling program, equipping 120,000 nurses and medical staff, four times more than anticipated, to fight the coronavirus. • Our innovation efforts include numerous pilots and new platforms developed with a focus on expanding financial security and/or planning to all. In 2020, we launched MetLife's first global Experimentation Challenge, with nearly 10,000 employee ideas submitted and over 1,000 experiments launched to progress the ideas. • MIM-managed U.S. municipal bond investments support infrastructure, education, and community services, spanning approximately 400 municipalities in 47 states and Washington, D.C. • We launched Inclusion Begins with Me, a global comprehensive program outlining the behaviors and actions of an inclusive culture and how each employee has a role to play in fostering this culture. • We also launched a three-part, mandatory DEI education in response to employees' desire to learn and understand more about creating a culture of inclusion, along with a voluntary Inclusion Begins with Me pledge, committing employees to seek different perspectives, address microaggressions, and make sure everyone can feel welcome and act as confident allies. • We engaged with approximately 400 Diverse Business Partners, annually spending over \$3.4 billion since the inception of the MetLife supplier inclusion & development program. |

¹ 'Engagement' is defined by completed 3 or more assets within the Workforce of the Future program in 2019.

² Source: 2019 HR retention/terms data

³ Source: 2019 MyVoice results for engagement and learning & development

*'Aren't engaged' is defined as representative non-sales group excluding Japan that did not complete or have less than 3 assets within the Workforce of the Future program in 2019.

| Goal | How we support the goals |
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|  | <ul style="list-style-type: none"> ● We provide targeted insurance products for the underserved around the world and working across our markets to democratize access to financial planning and security. ● MIM integrates financially material ESG considerations into its investment decision-making processes. In 2020, new MIM-directed responsible investments¹ increased by approximately \$700 million, from \$9.9 billion in 2019 to \$10.6 billion in 2020. ● MetLife’s 2020 47 prefecture Change Rougo survey focused on “change in attitude and preparation for rougo” (or post-retirement life), as well as a “shift in values and mindset in the wake of the coronavirus pandemic.” The third annual survey questioned 14,100 men and women aged 20 to 79, in all 47 prefectures, about “rougo,” with over 83% of respondents citing uncertainty about retirement, with money, health, and dementia being cited as primary causes. The research enables us to develop products that can better help retirees become more financially confident and secure. ● We hosted a series of webinars for agents in Hungary to redefine their relationships with customers, and for clients to keep them updated with current financial trends in the markets. ● Across EMEA, we prepared and deployed 735 laptops and desktop computers, helping 20% of our workforce who did not have remote capability before the crisis to work remotely. ● In 2020, we launched a new Global Diversity, Equity, and Inclusion Leadership Council led by MetLife President and CEO Michel Khalaf and managed by the Chief Diversity Officer. ● MetLife Foundation has committed \$5 million over the next three years to advance racial equity in the United States and to promote Black educational and career opportunities, Black business ownership, and racial-justice initiatives. ● MetLife Foundation supported the Financial Health Network’s <i>U.S. Financial Health Pulse 2020 Trends Report</i>, which revealed an uneven impact to financial health over the course of the pandemic: a four-point increase in financial health to 33% of Americans over 2019, and two-thirds remaining financially coping or vulnerable. ● The 2020 competition of the Inclusive Fintech 50, cofounded by MetLife Foundation in 2019, attracted more than 400 applicants, operating in 111 countries and reaching 116 million customers. Through a competitive process led by an independent judging panel—including representation from MetLife’s Innovation team—50 early-stage fintechs were selected for their efforts to drive financial inclusion and resilience. ● In 2020, the Common Cents Lab at Duke University, funded by MetLife Foundation, continued to make progress, working with 100 different organizations on 144 projects and fully completed 123 experiments reaching over 1.5 million people. ● With MetLife Foundation’s support, nonprofit Accion partnered with local Chilean fintech RedCapital in 2020 to adapt their crowdfunding invoice financing platform to reach small businesses. ● MetLife engages with over 400 Diverse Business Partners annually, achieving over \$3.4 billion in spend since the inception of our program. |

¹ MIM may periodically refine or otherwise modify its definition of responsible investments and the components thereof based on data availability or other factors. In the current year MIM updated the definition of responsible investments to reflect the addition of certain assets in the green investments and infrastructure investments categories. As a result, the responsible investments data for the current year includes certain responsible investments originated or purchased in prior years. MIM has not updated the responsible investments data for prior years to reflect the updated definition.

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|  | <ul style="list-style-type: none"> ● MetLife exceeded our 2020 Environmental Goals, including reducing energy consumption by 33% and greenhouse gas emissions by 27%, between 2012 and 2019. ● After achieving carbon neutrality across our global corporate office portfolio, auto and home vehicle fleet, and employee business travel for five consecutive years, we launched a new set of 2030 Environmental Goals. Together, the 11 goals aim to reduce the environmental impact of our global operations and supply chain, while leveraging our investments, products, and services to help protect our communities and drive innovative solutions. ● We launched a Sustainable Financing Framework in 2020 to facilitate alignment of MetLife’s business and investment activities to support and drive a more sustainable future. The Framework guides future issuances of green, social, and sustainable bonds, term loans, preferred stock, subordinated notes, and funding agreements (each a MetLife Sustainable Financing) by MetLife, Inc. and its subsidiaries, including Metropolitan Life Insurance Company and Metropolitan Tower Life Insurance Company. ● As of December 31, 2020, MIM-managed green investments¹ totaled \$28.7 billion, including ownership stakes in wind and solar farms. ● MIM’s timber and timberland mortgage portfolio, approximately AUM \$3.9 billion as of December 31, 2020, includes more than 90% of collateral acreage certified by the Forest Stewardship Council (FSC) and the Sustainable Forestry Initiative (SFI). ● Globally, 28 percent of our corporate offices—representing more than 4.2 million square feet of space—are certified by the Leadership in Energy & Environmental Design program (LEED). Ten of these offices have achieved LEED Platinum certification—the highest level of distinction awarded by the U.S. Green Building Council. |

¹ MIM currently defines green investments to include 1) LEED, ENERGY STAR, BREEAM and/or Fitwel certified real estate equity investments; 2) commercial mortgage loans secured by LEED and/or ENERGY STAR certified real estate; 3) renewable energy projects, including wind and solar; 4) ESPCs (Energy Savings Performance Contracts); 5) public and private corporate green bonds; and 6) PACE (Property Assessed Clean Energy) residential and commercial loans.