MetLife at a glance

MetLife, Inc., through our affiliates and subsidiaries ("MetLife"), has helped generations of people around the world protect their families and finances. We are one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to our individual and institutional customers. MetLife has operations in more than 40 markets globally and holds leading positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

We are committed to building a more confident future for *all* of our stakeholders — employees, customers, shareholders, and the communities we serve.

150 ⁺	years of operation
~45,000	employees
40+	global markets where we operate
~\$30 ^{BILLION}	paid to policyholders in 2020
^{No.} 46	on the 2021 Fortune 500® list
\$642 ^{BILLION}	in total assets under management ¹

Financial Strength Ratings for Metropolitan Life Insurance Company²

Moody's Investors Service Aa3Standard & Poor's Ratings Services AA-A.M. Best Company, Inc. A+Fitch Ratings AA-

1 As of 3/31/2021. At estimated fair value. Includes all assets managed by MetLife Investment Management. See MetLife's Investor Relations website (http://investor.metlife.com) for more information about total assets under management.

2 As of 5/11/2021. Ratings apply to Metropolitan Life Insurance Company financial strength and claims-paying ability and not the performance of any products. Please see www.metlife.com/about-us/corporate-profile/ratings for current financial strength ratings.



Where we are & what we do

UNITED STATES

- Leading group benefits market position³
- Serves 96 of the top 100 Fortune 500[®] companies and more than 85% of all Fortune 500[®] companies

Roughly \$80 billion in group life insurance claims paid over the past decade

Leader in pension risk transfers, managing benefit payments of approximately \$3 billion a year for more than 700,000 annuitants⁴

LATIN AMERICA

- #1 life insurer in Mexico⁵
- #1 life insurer in Chile⁶
- #1 AFP in Chile⁷
- #1 life insurer in Latin America region⁸

EUROPE, THE MIDDLE EAST & AFRICA (EMEA)

- Operates in more than 20 markets
- Nearly \$1 billion in claims paid in 2020
- Leading provider of direct insurance and bancassurance in
- EMEA, with approximately 200 partnerships

#2 foreign life insurer in Japan⁹

ASIA

- #3 life insurer for telemarketing/ direct marketing in China¹⁰
- #3 foreign life insurer in Korea¹¹
- #1 life insurer in Bangladesh¹²

- 4 Through subsidiaries Metropolitan Life Insurance Company and Metropolitan Tower Life Insurance Company.
- 5 Based on GWP. Source: Asociacion Mexicana de Instituciones de Seguros, 2020.
- 6 Based on GWP. Source: Asociacion de Aseguradores de Chile, 2020.
- 7 Based on number of affiliates. Source: Superintendencia de Pensiones de Chile, 2020.
- 8 Based on GWP. Source: Axco Global Statistics, 2020.
- 9 Based on GWP. Source: Japan statutory filings, FY 2020.
- 10 Based on Standard New Premium. Source: Insurance Association of China, as of Dec. 31, 2020.
- 11 Based on GWP. Source: Korea Financial Supervisory Service, FY 2020
- 12 Based on GWP. Source: Insurance Development and Regulatory Authority, FY 2020.

³ Excludes group medical insurance. Based on premiums, fees and other revenue. Source: Market data for 2020.

Supporting people & communities

THROUGH OUR INVESTMENTS



- \$74.5 billion in Responsible Investments¹³, including green energy, infrastructure, and affordable housing
- Largest non-government sponsored agricultural mortgage lender in the U.S.¹⁴
- Signatory of U.N.-backed Principles for Responsible Investment¹⁵

THROUGH OUR LEADERSHIP ON DIVERSITY & INCLUSION



- Signatory of CEO Action for Diversity & Inclusion pledge
- First U.S.-based insurer to sign U.N. Women's Empowerment Principles
- Signatory of Catalyst CEO Champions For Change pledge
- Engage with approximately 400 Diverse Business Partners¹⁶ through MetLife's Supplier Inclusion & Development program

THROUGH OUR SOCIAL & ENVIRONMENTAL COMMITMENTS



- First U.S.-based life insurer to join U.N. Global Compact
- First U.S.-based insurer to achieve carbon neutrality
- Eleven 2030 Environmental Goals¹⁷

THROUGH OUR PHILANTHROPY



- Nearly \$1 billion in grants and \$87 million in program-related investments provided by MetLife Foundation from 1976–2020
- \$25 million committed by MetLife Foundation to COVID-19 relief and recovery, and an additional \$5 million over three years committed by MetLife Foundation in June 2020 to advance racial equity in the U.S.
- 17.3 million low- and moderate-income individuals in 42 markets reached by MetLife Foundation's financial health work

¹³ Investments that both achieve a market financial return and promote social and/or environmental benefits. Responsible Investments at MetLife include green investments, infrastructure, municipal bonds, affordable housing, and impact investments.

¹⁴ Based on dollar volume. Source: American Bankers Association, FDIC data as of Q4 2020

 ⁽https://www.aba.com/news-research/research-analysis/top-100-agricultural-banks-by-dollar-volume)
 The Principles for Responsible Investment were signed by MetLife Investment Management.

¹⁵ The Principles for Responsible Investment were signed by MetLife Investment Management.

¹⁶ Diverse Business Partner means a majority owned, operated, and controlled by ethnic minorities, women, LGBTQ individuals, people with disabilities, or veterans, as well as federally recognized small businesses.

¹⁷ Details of MetLife's 2030 Environmental Goals are available in the company's 2020 Sustainability Report (https://sustainabilityreport.metlife.com).

Awards & recognition (2020-2021)



Companies

Member of Dow Jones Sustainability Indices Powered by the S&P Global CSA





- 100 Best Companies for Working Mothers Seramount
 - Best Employers for Diversity Forbes Magazine
 - Best Adoption-Friendly Workplace Dave Thomas Foundation for Adoption
 - Best Places to Work for LGBTQ Equality Human Rights Campaign
 - **50 Best Companies for Latinas** LATINA Style
 - Corporate Inclusion Index Hispanic Association on Corporate Responsibility
 - Disability Equality Index Best Places to Work American Association of People with Disabilities and Disability:IN[®]
 - Military-Friendly Company GI Jobs Magazine
 - America's Top Corporations for Women's Business Enterprises
 Women's Business Enterprise
 National Council

 Newsweek Magazine
 America's 100 Most JUST Companies Forbes and JUST Capital

World's Most Admired Companies

FORTUNE Magazine¹⁸

America's Most Responsible

- Dow Jones Sustainability Indices North America Index RobecoSAM
- ENERGY STAR[®] Partner of the Year Sustained Excellence
 U.S. Environmental Protection Agency
- FTSE4Good Sustainability Index FTSE Russell
- Bloomberg Gender-Equality Index
 Bloomberg
- Seramount Global Inclusion Index Seramount (formerly Working Mother Media)
- Top 25 Company of the S&P 500 for Gender Equality Equileap
- Top Companies for Executive Women Seramount
- Best Companies for Multicultural Women Seramount

¹⁸ From FORTUNE Magazine, February 1, 2021. ©2021 Time Inc. FORTUNE and The World's Most Admired Companies are registered trademarks of Time Inc. and are used under license. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of, MetLife.