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.



Financial Strength Ratings for Metropolitan Life Insurance Company²

Moody's Investors Service Aa3

Standard & Poor's Ratings Services AA
A.M. Best Company, Inc. A+

Fitch Ratings AA-

- 1 As of 12/31/2019. Includes all assets managed by MetLife Investment Management. See MetLife's 2019 Sustainability Report for more information about total assets under management: https://sustainabilityreport.metlife.com/report.
- 2 As of 1/15/2020. 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
- Serves more than 80% of all Fortune 500[®] companies
- Roughly \$80 billion in group life insurance claims paid over the past decade

EUROPE, THE MIDDLE EAST & AFRICA (EMEA)

- Operates in 25 markets
- Leading position in several European markets⁴
- Leading position in several Middle Eastern markets⁵
- Leading provider of bancassurance and direct insurance in EMEA, with more than 200 partnerships

LATIN AMERICA

- #1 life insurer in Mexico⁶
- #1 life insurer in Chile⁷
- #1 AFP in Chile⁸
- #1 life insurer in Latin America region⁹

ASIA

- #2 foreign life insurer in Japan¹⁰
- #2 foreign life insurer in Korea¹¹
- #2 life insurer for TM/direct marketing in China¹²
- #1 life insurer in Bangladesh¹³

- 3 Excludes group medical insurance. Based on premiums, fees and other revenue. Source: Market data for 2019.
- 4 Based on Gross Written Premium (GWP). Sources: Local regulators, insurance associations, as of 2018.
- 5 Based on GWP. Sources: Local regulators, insurance associations, as of 2018.
- 6 Based on GWP. Source: Asociacion Mexicana de Instituciones de Seguros, 2019.
- 7 Based on GWP. Source: Asociacion de Aseguradores de Chile, 2019.
- 8 Based on number of affiliates. Source: Superintendencia de Pensiones de Chile, 2019
- 9 Based on GWP. Source: Axco Global Statistics, 2019.
- 10 Based on GWP. Source: Japan statutory filings, FY 2019
- 11 Based on GWP. Source: Korea Financial Supervisory Service, FY 2019.
- 12 Based on Standard New Premium. Source: Insurance Association of China, as of Dec. 31, 2019
- 13 Based on GWP, Source: Insurance Development and Regulatory Authority, FY 2019

Supporting people & communities

THROUGH OUR INVESTMENTS



- More than \$58 billion in Responsible Investments¹⁴ under management, including green energy, infrastructure, and affordable housing
- Largest non-government sponsored agricultural mortgage lender in the U.S.¹⁵
- Signatory of U.N.-backed Principles for Responsible Investment¹⁶

THROUGH OUR LEADERSHIP ON DIVERSITY & INCLUSION



- First insurer to join U.N. Women Global Innovation Coalition for Change
- First U.S.-based insurer to sign U.N. Women's Empowerment Principles
- Signatory of CEO Action for Diversity & Inclusion pledge
- Signatory of Catalyst CEO Champions For Change pledge

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
- 33% reduction in annual global energy consumption from 2012–2019

THROUGH OUR PHILANTHROPY



- More than \$860 million in grants and \$85 million in program-related investments provided by MetLife Foundation from 1976–2019
- \$25 million committed by MetLife Foundation to COVID-19 response
- Additional \$5 million over three years committed by MetLife Foundation in June 2020 to advance racial equity in U.S.

¹⁴ 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, and impact and affordable housing investments.

¹⁵ Based on principal balance outstanding. Source: Federal Deposit Insurance Corporation, as of Dec. 31, 2019.

¹⁶ The Principles for Responsible Investment were signed by MetLife Investment Management.

Awards & recognition (2019-2020)









- World's Most Admired Companies FORTUNE Magazine¹⁷
- America's Most Responsible Companies
 Newsweek Magazine
- Dow Jones Sustainability Indices North America Index RobecoSAM
- Global 100 Most Sustainable Corporations in the World Corporate Knights
- ENERGY STAR® Partner of the Year
 U.S. Environmental Protection Agency
- Leadership Grade on Climate Change CDP Investor Report
- FTSE4Good Sustainability Index FTSE Russell
- Fitwel Building Certifications
 Fitwel
- Bloomberg Gender-Equality Index Bloomberg
- Top Companies for Executive Women National Association for Female Executives
- Corporate Champions
 Women's Forum of New York

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

¹⁷ From FORTUNE Magazine, January 21, 2020. ©2020. 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.