GLOBAL IMPACT

2013 CORPORATE RESPONSIBILITY REPORT

MetLife

Helping People Pursue More From Life

UN Photo/Larry Barns

METLIFE'S VISION FOR GLOBAL IMPACT

Building on a nearly 150-year legacy of excellence, MetLife is committed to ensuring a future in which we can continue helping people, families and communities around the world get the most out of life.

MetLife's success depends on securing the trust of our customers and advancing stability in the communities we serve.

We invest in these fundamentals by:

- offering products and services that benefit people, families and communities;
- using our financial strength responsibly to drive economic growth and create value;
- advancing financial understanding, opportunity and inclusion for all; and
- operating with integrity and transparency in all that we do.

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MESSAGE FROM THE CHAIRMAN, PRESIDENT AND CEO

At MetLife, our corporate strategy is designed to create long-term value for our shareholders. To deliver on this strategy, MetLife must work successfully and sustainably with a range of stakeholders. It is our service to them that is the principal focus of our new corporate social responsibility report, which we are calling "Global Impact."

In this report, we highlight the many ways that MetLife operates as a good corporate citizen. Importantly, we have developed the report in accordance with the latest G4 (fourth generation) guidelines published by the Global Reporting Initiative, the nonprofit organization that sets the standard for sustainability reporting.

As a life insurance company, our very purpose is to enable policyholders to achieve financial sustainability in the face of life's most destabilizing events. MetLife has been doing this by making and keeping promises since 1868. As a global company that now operates in 46 countries, MetLife is committed to serving our customers in developed markets and to bringing financial protection to the growing number of middle-class customers in emerging markets around the world.

For us, corporate responsibility begins with managing our business in a way that minimizes risk, preserves financial strength and allows us to make good on our financial commitments over the long term. But it does not end there. Our commitments to our various stakeholders were on display in a variety of ways in 2013.

For **customers**, we enhanced our ability to offer superior service by making significant investments in technology and building a culture of customer centricity.

For **employees**, we strengthened our diversity and inclusion efforts and conducted our first enterprisewide organizational health survey, the results of which were used to develop action plans for motivational leadership and stronger employee engagement.

For the **communities** we serve, we refocused the MetLife Foundation on a new mission of bringing financial inclusion to people in need around the world—and backed it up with a $200 million, five-year funding commitment.

For **policymakers**, we provided insight on the need for a regulatory framework that preserves solvency while ensuring consumer access to affordable financial protection.

And for **future generations**, we continued to reduce the impact of our business on the environment by improving energy efficiency, increasing our use of low-carbon electricity sources and setting future goals that will further reduce our environmental footprint.

MetLife is committed to continually improving our performance for all of our stakeholders by setting and achieving progressively more demanding goals over time. This is how we will fulfill our mission of "helping people pursue more from life." After you have finished reviewing this report, I think you will agree that we are succeeding.

Steven A. Kandarian

Chairman of the Board,
President and Chief Executive Officer
MetLife, Inc.

Key Highlights

STABILITY

Nearly **150 years** of operation

Serving approximately **100 million** customers globally

Operations in nearly **50 countries**

Approximately **65,000 employees**

Leading market positions in **20 countries**

More than **$4 trillion** in life insurance protection in force

Paid nearly **$50 billion** to policyholders in 2013

$454.5 billion in managed assets, which help finance businesses, jobs and community projects

MOMENTUM

Developed first-of-its-kind **virtual service kiosk**. Helped reduce processing time by 16 percent and earned 100 percent Net Promoter Score (NPS) (MetLife Mexico)

In Poland, a redesigned claims process **reduced claim payment turnaround times by 20 percent**

In Korea, improved technology has reduced telephone wait time at call centers: **85 percent of calls are answered in less than 20 seconds**

Launched **"The Wall,"** an application to enhance customers' experience when they contact our call centers. Captures data across more than 60 systems, 45 million policies and 140 million transactions

Engaged with **500 diverse business partners** in 2013, a 31 percent increase over 2012

Increased access through lower-priced offerings, e.g., in Nepal **15 microfinance partners** providing insurance to approximately 250,000 borrowers

Analyzed **feedback from more than 37,000 employees** to understand the health of organization, then formed 50 action teams to address the issues raised

Expanded the **MetLife Global Women's Initiative** to reach 21 countries around the world

COMMITMENT

MetLife Foundation has provided more than **$600 million** in grants since 1976

MetLife Foundation intends to commit **$200 million** to financial inclusion over five years

$8.2 billion (fair value) in community development investments

$40 million in financing for veterans' housing in the United States

$2.8 billion invested in renewable energy efforts since 2003

Installed **32 electric-car-charging stations** in the United States—available free for employees

Equity stakes in **35 LEED-certified properties**

Carbon Disclosure Project score of 92 and a Performance score of A-

100 percent of owned and managed offices in the United States are **Energy Star-certified** and 50 percent are **LEED-certified**

Recycled more than 1,690 tons of waste, representing more than **54 percent of total waste** from our U.S. buildings

Awards and Recognition

Based on 2013 activities and/or submissions

***Fortune* magazine**
World's Most Admired Companies

Forbes
America's Most Reputable Companies

Ranked No.1 for satisfaction with policy offerings by **J.D. Power** (MetLife Property and Casualty)

***Working Mother* magazine**
100 Best Companies

G.I. Jobs
Military Friendly Employers

Human Rights Campaign
Best Places to Work for LGBT Equality

HispanicBusiness.com
Best Companies for Diversity

Latina Style Magazine
Best Companies for Latinas

Dave Thomas Foundation for Adoption
Best Adoption-Friendly Workplaces

EPA Green Power Partnership
Top 50 Fortune Green Power Users

Hispanic Association on Corporate Responsibility
Corporate Inclusion Index

ENSURING STABILITY

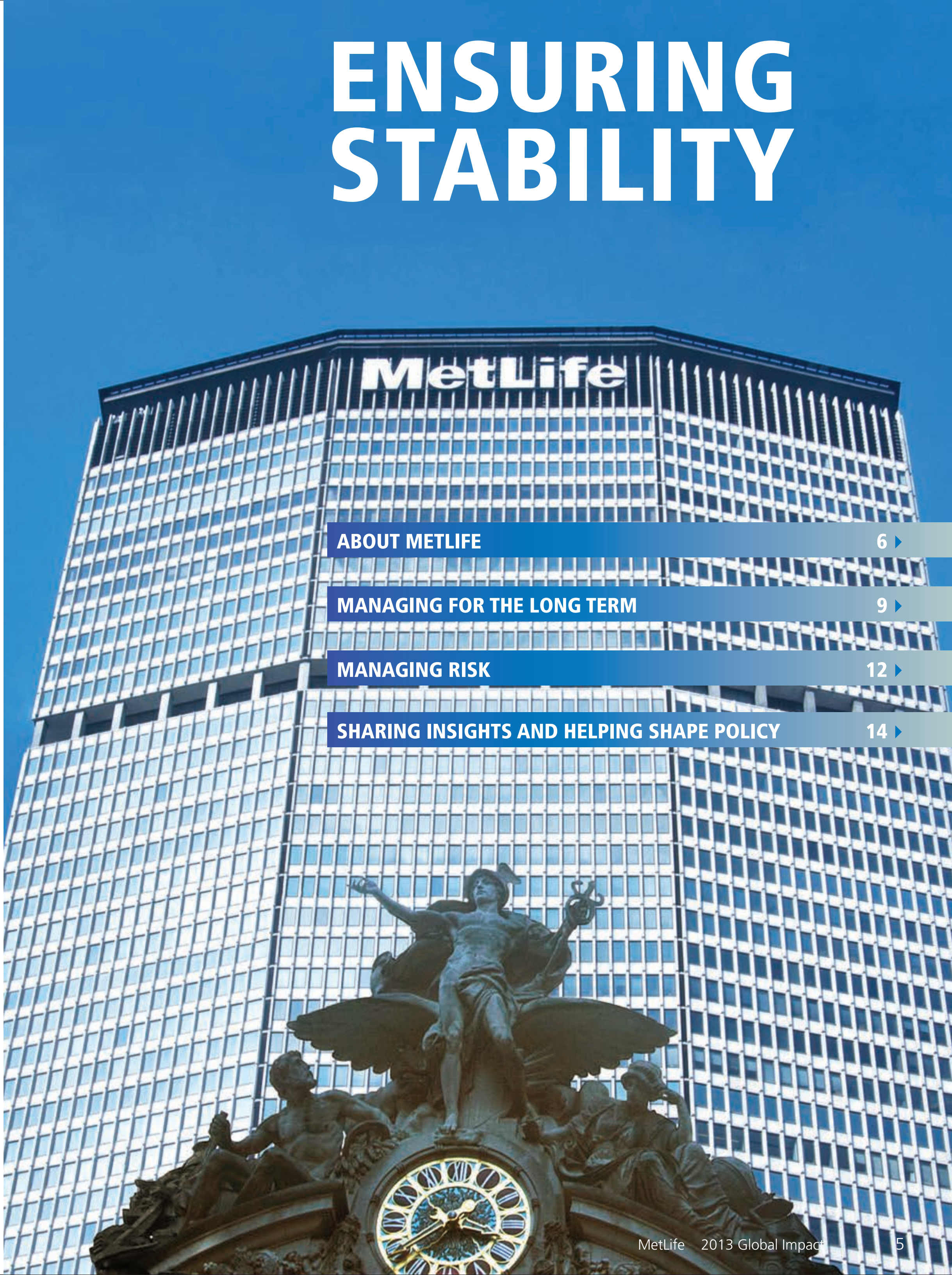
Throughout MetLife's history, we have managed our business for the long term in order to ensure we have the financial strength to deliver on our promises. Our global presence helps ensure we will be here to help people and communities pursue more from life.

Approximately 65,000 employees

More than $4 trillion in life insurance protection in force

Leading market positions in 20 countries

$454.5 billion in managed assets, which help finance businesses, jobs and community projects



In 1980, MetLife acquired the Pan Am Building, in New York City, which became the centerpiece of the company's real estate portfolio.

ABOUT METLIFE

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

Learn more about our products and services

Download our corporate factsheet

Read the Chairman's Letter from MetLife's 2013 Annual Report

METLIFE PRODUCTS AND SERVICES

The MetLife companies provide corporations and individuals with a comprehensive suite of insurance and benefits products and services. We ensure customers' long-term financial security by matching their needs with the right protection solutions.

Around the globe, we strive to make our products and services simple, accessible and affordable. By enhancing access to financial services, we can serve more people in more places, delivering on our purpose of helping people pursue more from life.

- Life Insurance
- Credit Insurance
- Auto & Home Insurance
- Accident & Health Insurance
- Disability Income Insurance
- Dental Insurance
- Legal Services
- Annuities
- Retirement Planning, Pension and Savings Products
- Medical Insurance
- Vision Insurance
- Identity Protection Products

The listed products and services offered through the following MetLife companies and their affiliates: Metropolitan Life Insurance Company, NY, NY 10166; Hyatt Legal Plans; Metropolitan Property and Casualty Insurance Company, Warwick, RI 02886

MetLife's One Madison Avenue building before the turn of the century.

"With this report, we are pleased to share some of the ways in which we are creating positive global impact and leveraging our nearly 150-year heritage to help our customers, employees and communities pursue more from life."

– Maria Morris

Executive Vice President, Global Employee Benefits, Executive Sponsor of MetLife's Corporate Responsibility Initiative

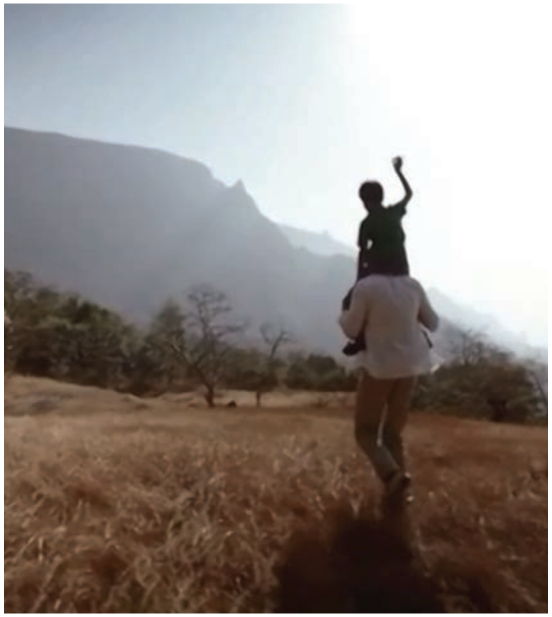
OUR PURPOSE

The financial security that MetLife offers has enabled people to achieve more from life. Not every company can make this claim.

Our work makes a real difference in people's lives—and uniting behind a shared purpose allows us to better fulfill our promises, helping us become the world's leading global life insurance and employee benefits company.

Our purpose is clear:

We help people pursue more from life.



Getting It Right

We refined our purpose statement with extensive input from customers, employees and other key stakeholders:

- **2,000** external surveys across three continents.
- Direct input from more than **400** employees across **13** different countries.

OUR VALUES

As with our purpose, we engaged our employees around the world in a participative process to refresh our values. The MetLife values provide employees with a shared foundation for day-to-day decision-making. These values, together with our refreshed purpose, connect and guide us 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.

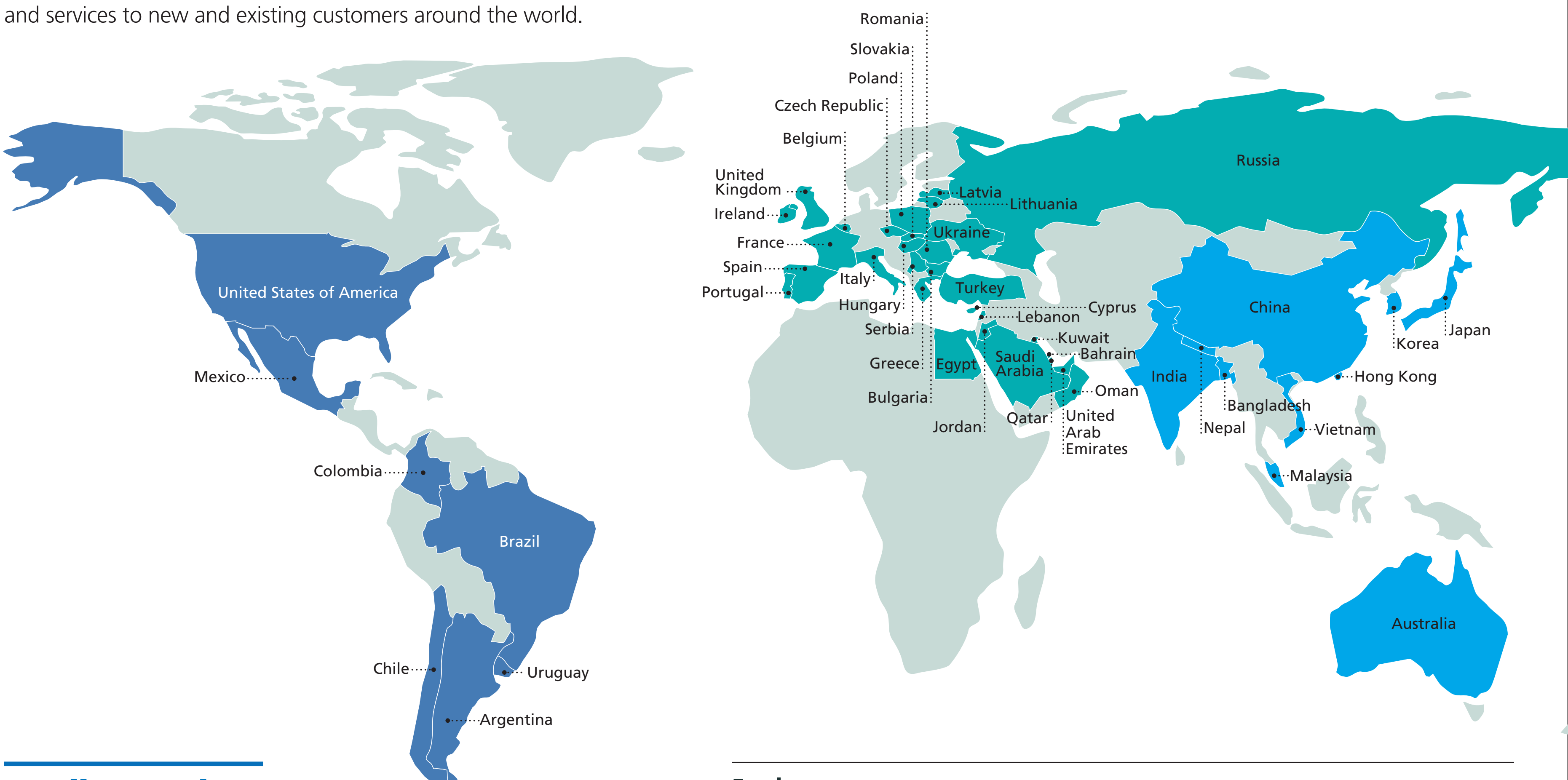
Succeed Together

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.

WHERE WE OPERATE

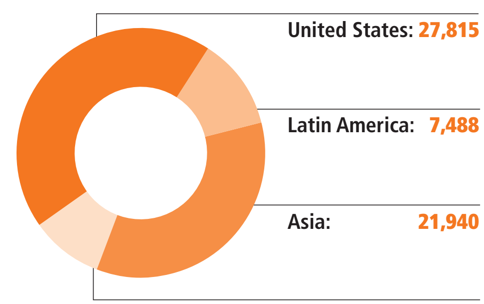
MetLife is headquartered in New York City and maintains a strong base of operations in the United States. We are growing rapidly in emerging markets and offer regionally tailored products and services to new and existing customers around the world.

AMERICAS ASIA EUROPE, MIDDLE EAST AND AFRICA (EMEA)



Leading market positions in the United States, Latin America, Asia and EMEA

Employees by Region



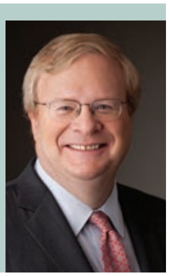
Does not include Provida

MANAGING FOR THE LONG TERM

In its life insurance business, MetLife sells policies that represent long-term promises to customers. We help people meet their retirement needs and achieve the security to live fuller lives. Our ability to be a stabilizing presence is not limited to the role we play in our customers'

"Relationships are at the core of our business. Our clients value the deep involvement that MetLife advisors and associates have in their lives and their businesses. We nurture these connections as one of our most important assets."

– Bill Wheeler, *President, Americas*



HOW INSURANCE WORKS

PREMIUMS & FEES

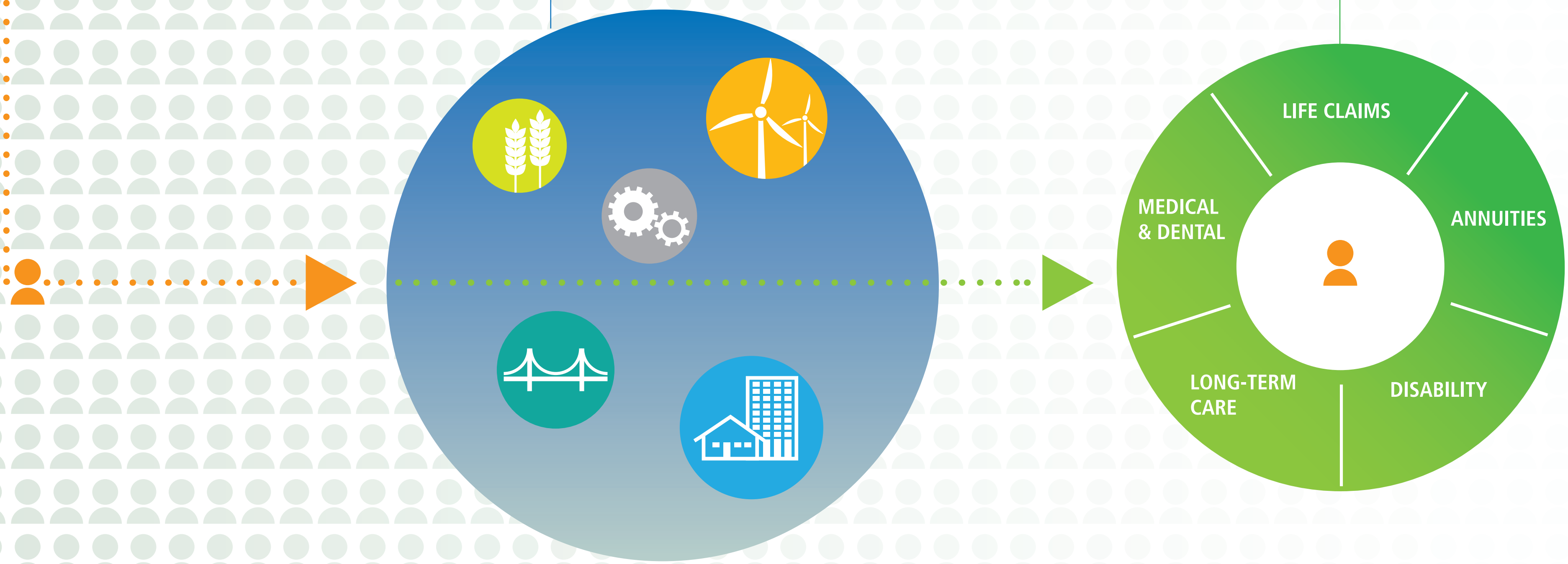
Consumers and businesses purchase insurance in order to protect themselves from the financial impacts of major risks.

INVESTMENTS

Premiums collected are invested in diverse assets offering risk-adjusted returns that help ensure we can honor our payout commitments at any time. Many of these investments contribute to social good and economic stability by supporting businesses, jobs, housing and infrastructure. Invested premiums can also support important emerging technologies such as renewable-energy production.

CLAIMS & PAYOUTS

When a customer experiences an insurable event or is due annuity payments, we pay the value designated by the policy.



lives. The nearly $455 billion in assets we own and manage make us a major contributor to the global economy. 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 activity, MetLife enables local economies to grow and thrive.

Learn more about MetLife Investments

Download the Investments Factsheet

HISTORICAL HIGHLIGHTS

METLIFE'S INVESTMENTS

MetLife has a long history of notable investments. Highlights include:

1906
The company makes a $5 million loan (more than $120 million in today's dollars) to construct the Plaza Hotel in New York City.

1929
A $27.5 million investment loan (nearly $370 million in today's dollars) from the company finances the construction of the 102-story Empire State Building in New York City.

1930
The company aids thousands of farmers through its Farm Rehabilitation Program, bringing in agriculture experts to improve foreclosed farms and put the farmers back in business on a share basis until they can pay off debts.

1935
The company takes the lead in financing natural gas pipelines in the United States.

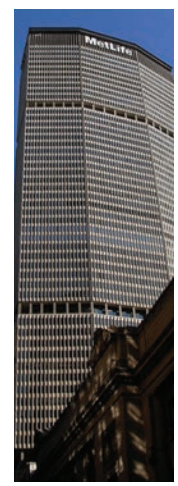
1941
We are the first company to establish wholly owned housing developments on a grand scale. We provide apartment homes for over 34,000 families (approximately 125,000 persons) in Virginia, California and New York City.

1945
The company invests more than $3.6 billion in the U.S. war effort, the largest contribution to the effort by any single investor outside of the federal government.

1980
The Pan Am Building, at 200 Park Avenue in New York City, is acquired by thecompany for $400 million. MetLife sold the building in 2005.

2001
To help stabilize a shaken stock market after the attacks of September 11, 2001, MetLife announces an investment of $1 billion in equities.

2003
Metropolitan Insurance and Annuity Company (MIAC), a subsidiary of MetLife, acquires North America's tallest building at the time, the 110-story Sears Tower in Chicago. (MetLife has since sold the building.)



METLIFE'S GLOBAL PORTFOLIO

MetLife provides financial security and is one of the largest institutional investors in the world.

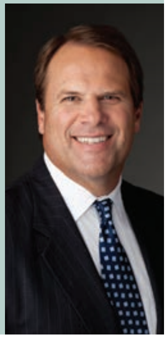
Our ability to deliver on policies 10, 20 and 30 years into the future requires that we seek out stable, secure and diverse holdings. Among the ways we maintain and grow the funds we receive as premium payments are investments in corporations that allow them to continue to innovate and succeed, investments in infrastructure improvement and real estate, agricultural loans to farmers, and support for renewable energy and affordable housing.

To ensure our investments meet our long-term needs and our promises to our customers, we select opportunities carefully for their soundness and actively monitor their performance. In selecting and monitoring investments, we employ careful and comprehensive processes that may include consideration of environmental, social and governance (ESG) factors.

"It's especially important when purchasing assets in global financial markets to match our product liabilities, some of which can extend 30 years or more into the future. For MetLife's Investments department, understanding and actively managing a diversified portfolio to back liabilities is what enables the MetLife Inc. enterprise to deliver on promises made to millions of customers by MetLife companies around the world."

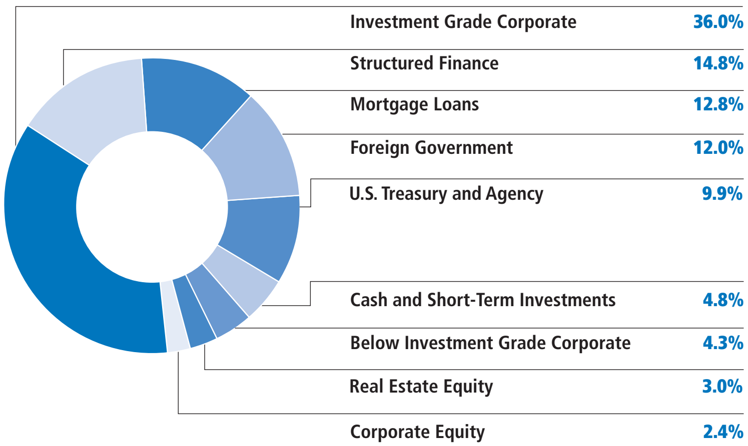
– Steven Goulart

Executive Vice President and Chief Investment Officer



Diversified Global Portfolio, as of 12/31/2013

$454.5 Billion of Managed Assets



KEY HIGHLIGHTS

MetLife's private securities portfolio totals $50.6 billion

Originated approximately $6.2 billion in private loans in 2013

International exposure across overall portfolio in 2013:

- $5.3 billion in U.K.
- $4.2 billion in Europe, excluding U.K.
- $3.8 billion in Australia/New Zealand
- $2.1 billion in Canada
- $1.0 billion in Multinational corporations
- $1.0 billion in Other countries

MANAGING RISK

Risk management is at the heart of our ability to keep our promises to our customers. We proactively identify and address potential risks to our business—internal and external—so that we can succeed for the long term.

Read more about Disciplined Risk Management

A CULTURE OF STRENGTH AND STABILITY

MetLife's ability to sustain its strength in the face of uncertainty hasn't come about by chance. We have carefully built and maintained a comprehensive platform for managing risk.

We devote significant attention to continually improving our risk management policies and systems. For example, in 2013 we:

- Reorganized and strengthened the **Global Risk Management** function
- Adopted a formal enterprise **Risk Appetite Statement** that identifies the types and amounts of risks that MetLife is willing to assume. It also outlines related roles and responsibilities for the Board of Directors, the Enterprise Risk Committee, and specific departmental leaders and employees
- Rolled out an **eLearning training program** to help employees understand how they can contribute to risk mitigation

"MetLife's commitment to risk management is an essential part of who we are. From well-developed governance structures to pricing discipline on the product side and prudent positioning of our investment portfolio, we are a company that refuses to chase short-term gain at the expense of long-term value creation."

– Steven A. Kandarian
Chairman of the Board
President and Chief Executive Officer
MetLife, Inc.

"Corporate responsibility begins with managing our business in a way that minimizes risk, preserves financial strength and allows us to make good on our financial commitments now and in the future."

– John Hele
Executive Vice President and Chief Financial Officer

OUR PRINCIPLES FOR MANAGING RISK

Invest conservatively

Operate efficiently

Diversify our business lines

MetLife uses a variety of measures to protect our customers, employees, investors, communities and our business as a whole from risk. These measures include our investing approach, business practices and policies.

Every individual and business faces economic, environmental and social risks including:

- Natural Disasters
- Theft
- Liability
- Loss
- Accidents
- Reputation Damage
- Interruption of Business

Our rigorous policies and ethical practices protect our company and stakeholders. Among these are:

- Strong Corporate Governance
- Business Continuity Plans
- Anti-Corruption Training
- Code of Business Conduct
- Commitment to Fair Competition
- Privacy Policy

Our products/services and governance policies protect all of our stakeholders.

Learn more about our policies and practices

- Corporate Governance
- Ethics and Integrity
- Compliance and Fraud Hotline
- Global Anti-Corruption Policy
- Code of Conduct
- Global Privacy and Data Protection Policy

For more information about MetLife's integrated process for managing risk, please read Item 7A of the MetLife 2013 10-K.

REDUCING RISKS OF CORRUPTION

Corruption violates the public trust, threatens economic and social development and substantially impedes fair trade. Accordingly, MetLife has a zero tolerance policy toward all forms of corruption and bribery. Employees are expected to immediately report any allegations of corruption through established channels, with all communications treated as confidential.

We are fully committed to training our employees on our anti-corruption policy and require employees to undertake this training regularly. In 2013, MetLife offered global training on anti-corruption-related policies and principles in 27 different languages.

Nearly 100 percent of our employees in every region have completed these training courses.

OUR COMMITMENT TO INTEGRITY

We have built our success as a company that exemplifies fair dealing, integrity and trustworthiness. MetLife's excellent reputation is reinforced by our pledge to deliver value and world-class service to all who do business with us.

Our expectations for appropriate business conduct and ethical decision-making are laid out in MetLife's comprehensive Code of Conduct. The Code is more than words on paper—it is the guide that helps every MetLife employee adhere to the highest standards of ethical conduct.

Every year, we require all employees to affirm their commitment to and compliance with the Code, and we communicate to employees how they can report activities and behaviors that may be in violation of the Code. We also provide more specific ethical guidance for employees involved in financial management, for MetLife representatives and for members of our Board of Directors.

MetLife upholds the principles of fair competition. We help employees understand that even the appearance of collusion with a competitor may be enough to put us at risk and bring serious penalties. To help employees protect themselves and the company, we have written antitrust guidelines into our Code of Conduct, which has been translated into 27 languages.

SHARING INSIGHTS AND HELPING SHAPE POLICY

Our operations around the world are grounded in a deep understanding of global and local regulatory structures and ways of doing business. By engaging policymakers on the costs and benefits of regulation, we increase our ability to offer customers the products and services they need.

TAKING A LEADERSHIP ROLE

We are active in a variety of trade associations, business coalitions and think tanks across the nearly 50 countries in which we operate globally. In many cases, we serve in a leadership role in these organizations. Through these groups and individually, we engage with policymakers to share our sector's experiences and expertise.

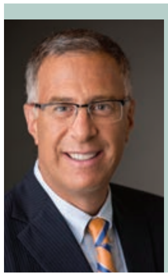
AMERICAS: In the United States, MetLife produced research, in partnership with the Stanford Center on Longevity, identifying policies and infrastructure investments that can support more livable communities for aging people, an increasingly important issue as longevity increases in society.

In the United States and globally, we advocate for capital rules that are appropriate and sensible for the business of life insurance and promote fair, healthy and competitive markets for consumers.

In Mexico, MetLife created and chaired a Financial Services Task Force that had the goal of addressing the challenges of financial inclusion and growth. It was the first group of its kind in an American Chamber of Commerce in Latin America. As part of a public-private partnership, the Task Force assessed the challenges to increased access to financial services for lower-income people and made policy recommendations for increasing financial inclusion in Mexico.

ASIA: In Asia, our government relations and investment teams are working as part of the Asia-Pacific Financial Forum to promote increased investment by insurers in infrastructure projects. In many markets in the region and around the world, we provide capacity-building support and information on international best practices to help government officials improve regulation.

EMEA: MetLife participated in missions hosted by trade associations to Brussels, Poland, Romania and Turkey to share thoughts with leaders on the development of our sector in the region. In the U.K., MetLife has produced thought-leadership reports on retirement in partnership with a leading retirement and investment expert. The reports offer market-based solutions that reflect changing attitudes toward retirement and protect against the risk of people outliving their pension savings.



"Part of being a responsible corporate citizen means ensuring we have the right policy framework in place to maximize value for customers, shareholders and employees. MetLife takes this responsibility seriously and works hard to ensure that its voice is heard at the state, national and international levels."

– Michael Zarcone
Senior Vice President, Corporate Affairs

Read more about MetLife's position on systemic risk

Download MetLife's 2013 Political Activities Report

ENSURING STABLE AND HEALTHY MARKETS

We support robust regulation that creates a stable and level playing field for our sector. We welcome the opportunity to share the best practices and insights we have learned as a global company. We seek opportunities to serve as a resource to policymakers responsible for developing global and domestic standards for our industry by making our technical expertise available to them and by providing needed data where possible.

We believe that sound regulation of life insurers should focus on two goals: guaranteeing that companies have adequate capital reserves and preserving affordable products and services for consumers. MetLife has outlined its position to regulators in the United States and across the globe on how sound policy can meet these two goals.

More broadly, our government affairs team works to make sure we are engaged as new legal requirements are set. We also coordinate closely with internal partners to comply with such requirements.

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 2013.

Navigating the Complexity of Privacy Regulation

We support individuals' rights to have their personal information managed securely. We have built comprehensive safeguards against the unauthorized release of sensitive information. At the same time, we need to be able to gather and retain the information necessary to offer and administer insurance and benefits products and services.

Many privacy regulations being written today relate very specifically to people's use of the Internet and social media. As these new rules are being developed, MetLife engages with policymakers to ensure sufficient flexibility to meet our customers' needs.

The rising restrictions on the flow of information across country and regional borders represent another facet of privacy regulation. As a global enterprise, part of our value to customers is the ability to work internationally. It is important for MetLife to work with governments to help develop cross-border data rules that allow us to continue to offer a broad array of products and services.

We are working diligently to coordinate with regulators to advocate for appropriate legislation. With our stringent internal controls and history of compliance, we are confident that we'll be able to collectively create workable solutions to continue protecting data privacy.

GENERATING MOMENTUM

We are proud to offer products and services that help people, families and communities pursue more from life. Our commitment to putting the customer at the center of all that we do helps ensure we are continually listening, learning and improving on what and how we deliver.

This commitment to helping people achieve their potential also extends to our own employees and other stakeholders. We invest extensively in attracting, training and supporting the best talent. And we apply our passion to benefit our shareholders, communities and partners around the world.

Launched **"The Wall,"** an application to enhance customers' experience when they contact our call centers. Captures data across more than 60 systems, 45 million policies and 140 million transactions

In Poland, a redesigned claims process **reduced claim payment turnaround times by 20 percent**

Developed first-of-its-kind **virtual service kiosk**. Helped reduce processing time by 16 percent and earned 100 percent Net Promoter Score

Analyzed **feedback from more than 37,000 employees** to understand the health of the organization, then formed 50 action teams to address issues raised

OUR FOCUS ON CUSTOMER CENTRICITY

At MetLife, we are committed to putting our customers' needs at the center of our daily activities. This focus on *customer centricity* is based on listening to customers, deeply understanding their needs and improving their experience at every interaction point. Our customer-centric activities engage every party involved in selling, servicing and maintaining our products and services in order to ensure a consistently high-quality experience.

We often hear from customers that insurance products and services are challenging to understand. Often, customers are uncertain of whether they even need insurance and how much coverage is appropriate. The sales process can also be difficult for people to navigate, and some can be understandably wary about providing private health and financial information.

At the same time, customers are becoming increasingly empowered. They have unprecedented access to information and influence over the brands with which they interact. Above all, they expect transparency from the companies with which they choose to do business.

The implications are clear: There is great opportunity to differentiate MetLife by providing customers with superior service and simplified products and services. Companies that fully achieve this vision are able to build an enduring competitive advantage.

OUR COMMITMENT TO CUSTOMER CENTRICITY

Our corporate strategy established customer centricity as one of four key objectives, signaling the importance we place on putting customer needs first. We are now working to embed customer centricity in all that we do:

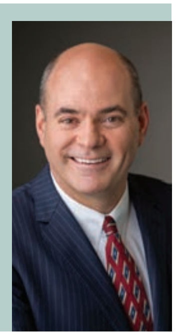
- We are modifying our **product innovation process** to begin with our customers' needs, rather than the company's preferences.
- We have created **new tools and training** across all our lines of business and empowered employees to put customers first in their daily activities.
- We are developing **new products and services that create wider access** to financial peace of mind.
- We have launched **new delivery platforms** that enable customers to simply and seamlessly accomplish their goals—whether at work, online or on the move.
- And every country now has a **designated customer-centricity leader**, who works closely with the business function leaders.

MetLife Customer Experience Principles

Enabling and emboldening customers	We give customers the tools, advice and solutions they need to act confidently in pursuit of their goals.
Being simple, clear and transparent	We make it easy for customers to navigate MetLife; we communicate honestly, set realistic expectations and follow through on commitments.
Delivering an engaged and caring experience	We know our customers and care about them. We take ownership of their problems and do a little extra when needed to meet their needs.

"When people think about world-class customer service, we want them to think of MetLife. That's why we are reinvesting $300 million a year in technology and operations to reduce our complexity, leverage our scale and better serve our customers. We are committed to earning the right to be our customer's first choice."

– Marty Lippert
Executive Vice President and Head of Global Technology and Operations



Deepening Empathy

We allocate considerable resources to train our people globally in customer centricity. One example of a resource developed for this purpose by the customer-centricity team is *The Empathy Toolkit*. This toolkit helps deepen employees' understanding of our customers and the complex emotional circumstances that can accompany purchasing our products and services and filing claims. Our seniormost leaders—including our CEO—are committed to this effort and speak regularly with customers to personally address their concerns.

GROWING OUR CUSTOMER-CENTRIC CULTURE

Our commitment to instilling a rich, customer-centric culture takes many forms, from engaging employees in simplifying processes for customers to companywide competitions that promote innovation.

For example, in 2013 approximately 60,000 MetLife employees were required to participate in customer-centricity training sessions across the globe that aligned our collective understanding of what this focus really means to MetLife. Managers facilitated the discussions, helping employees assess how to improve every facet of the company and deliver better experiences for customers.

These interactive sessions were conducted in nine languages and included dialog between leaders and employees who used the training as a foundation on which to build customer-centric plans.

Another effective tool for developing a customer-led culture is our Trailblazers recognition program. Trailblazers recognizes employees whose efforts have significantly improved the customer experience. The winning entries included:

- A process developed in Mexico to overcome billing issues and security concerns for clients paying their premiums via bankcards. The change has reduced customers' risks of facing late fees and account cancellations and reduced by 32 percent delayed or missed premium payments.
- MULAN, a mobile application developed in Korea that provides clients with a fast and convenient way to manage their policies anytime without needing to visit a branch or contact customer service. It has also reduced call center volume and wait times and generated an estimated total savings of $490,000 in 2013.

LISTENING AND LEARNING

The environment in which we operate is constantly evolving. Our commitment to customer centricity therefore requires that we also continuously improve our products and services. We guide this progress by listening carefully to our customers' feedback through a process called Closed-Loop Voice of Customer (VOC). Gathered from each touchpoint along the customer journey, VOC is a powerful tool for acting on customer needs, fixing issues at their root cause and improving the overall customer experience.

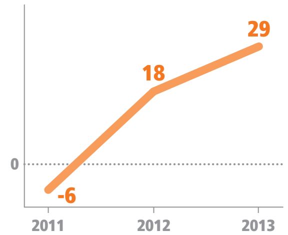
Over the next three years, we will be investing in data-analytics initiatives that will help us better assess the needs and sentiments of our customers.

The Net Promoter System is another important tool we use for understanding and earning customer loyalty. Our Net Promoter Score (NPS) measures customers' likelihood to recommend a company to friends and family. It also tracks customers' reasons for satisfaction or dissatisfaction.

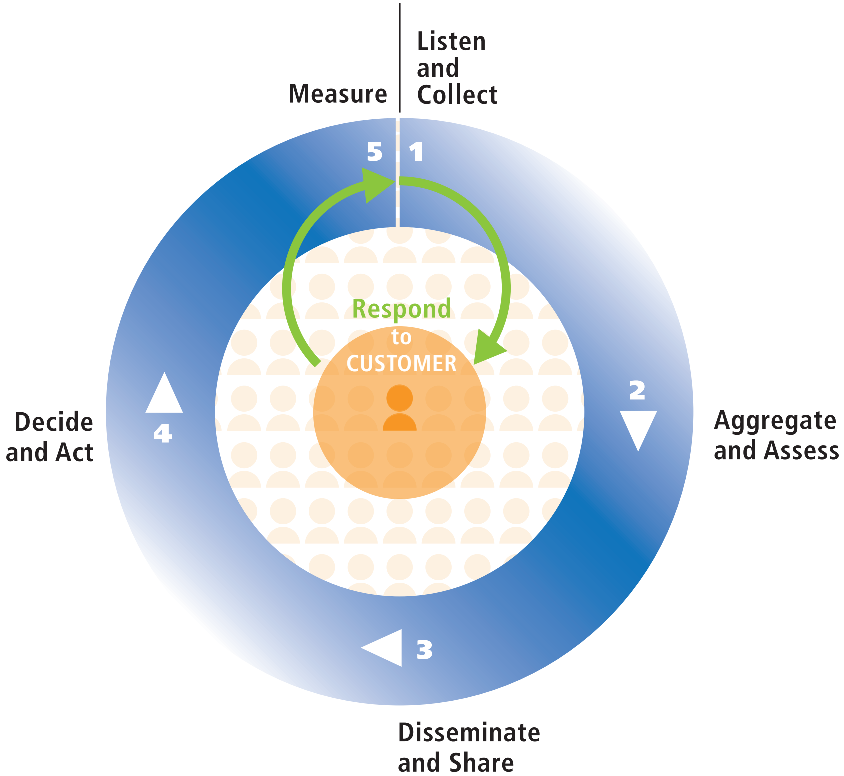
Our progress in developing a customer-centric culture is measurable through our NPS, which has risen significantly since 2011.

External organizations and benchmark surveys also show MetLife making progress. Forrester's 2013 Customer Experience Index found MetLife's quality of customer experience was among the industry's most improved. And the MetLife Property & Casualty's (P&C) in the United States offering ranked No. 1 in satisfaction in the 2014 J.D. Power rankings.

MetLife NPS



Our Closed-Loop Voice of Customer Process



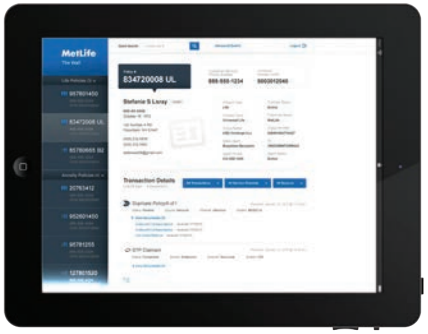
Our customer-centric activities focus on engaging all of the parties involved in selling, servicing and maintaining our products and services in order to ensure a consistently superior experience.

INNOVATING FOR BETTER OUTCOMES

We are investing $300 million per year in technology to transform how we operate and deliver a differentiated customer experience. Our innovative technology platforms provide our customers with greater convenience and more intuitive support. They also allow our employees to be more efficient and to focus their energies on those matters where they can have the greatest impact.

The Wall: Improving Customer Satisfaction With Big Data

In 2013, we launched "The Wall," an application developed to enhance our customers' experience when they contact our call centers. The tool captures data across more than 60 systems, 45 million policies and 140 million transactions in order to provide customer service representatives with a comprehensive view of customers' product and transaction histories. This saves time for customers, because their data is more easily accessible to our representatives.



Delivering Quality Service Virtually

To better serve our institutional clients and their employees in Mexico, we developed MetPoint, a first-of-its-kind virtual service kiosk located onsite at institutional client offices. The kiosk offers a touch-screen computer, a camera for videoconferencing with representatives, a mailbox for shipping original documentation, printer capabilities and an online survey to monitor service quality.

Customers have rapidly embraced the new system, which saves them time and expense by eliminating the need to visit traditional service centers. During its initial pilot period at FedEx, MetPoint reduced processing time for customer reimbursements by 16 percent, and the experience earned an astonishing Net Promoter Score (NPS) of 100—meaning that every customer who used it would recommend us to a friend or family member.

Infinity App: Technology That Connects Generations

MetLife Infinity, a unique, free mobile app that is part time capsule and part digital vault, allows users to create, store and share memories with loved ones by using videos, photos and documents that can be stored and released at a predetermined future moment in time. Unlike most other social media platforms, which focus on sharing everyday activities in the "here and now," MetLife Infinity, which we released in 2013, is the first app designed to capture a user's emotional life and important personal information for future generations.

Protecting Digital Information

We know the importance our customers place on protecting their information. In 2013, we were proud to address this need by introducing a new product called MetLife Defender.

MetLife Defender provides comprehensive protection against a full range of online risks and helps to keep personal data safe. This software service scans the Internet for customers' personal data, such as Social Security numbers and bank account and credit card numbers, and analyzes whether that data is being used in suspicious activities. MetLife Defender then sends alerts if the activity is deemed a potential threat.

MetLife Defender also provides features designed to keep children safe online, including tools to monitor activity on a child's social media pages and send alerts to parents if signs of online bullying or predation are detected.

Read More about MetLife Defender

ENHANCING ACCESS

In order to meet our purpose, we must make insurance simple and accessible by offering useful products and services through convenient channels.

We are achieving this by broadening access to affordable products and services, building insurance businesses in emerging global markets to serve growing middle-class and disadvantaged populations and establishing a presence in countries where protection products are difficult to obtain.

PROTECTION WITHIN REACH

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 in order to help cover medical expenses, credit card bills and funeral costs in order to avoid saddling their survivors with debt.

The policies we offer via Walmart stores in Georgia and South Carolina in the United States embody simplicity and accessibility. The process is easy: Customers simply purchase a prepaid card and call MetLife to qualify and activate their insurance. The first month's premium is $5 for all customers, and ongoing monthly rates can be as low as $6. Policy values range from $5,000 to $100,000, and applications can be completed in one quick call.

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—one of the four objectives of our corporate strategy.

Inclusive Insurance in Colombia

MetLife offers a variety of inclusive insurance plans in Colombia. To increase accessibility, the plans are sold in supermarkets and pharmacies and door-to-door. Our customers in the greater Bogotá region can even pay premiums through their natural gas utility bill, which was the first program of its kind in Colombia.

Seventy-five percent of the natural gas utility's 2 million customers are disadvantaged or low-income. MetLife has 190,000 active customers through this partnership, with 68,000 policies sold last year. The average monthly premium per policy is $3.60. We have maintained this partnership for nearly 10 years, and during that time, MetLife has paid more than 5,000 claims, totaling more than $2.3 million to customers participating in this program.

Local marketing promotes the accessibility and affordability of MetLife's products and services for Colombian families.

INCREASING ACCESS TO INSURANCE

MetLife increases access to insurance through our partnerships with microfinance institutions. These 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. In Nepal, we currently have 15 microfinance partners—who can issue and service insurance as part of their loan-making process—and about 250,000 insured individuals. In 2013, 552 claims of this kind were paid.

Since 2009, MetLife Alico has offered loan protection plans to the customers of microfinance institutions in Nepal. These plans protect families and dependents should a borrower die or become disabled while owing a loan balance.

"At MetLife we believe that everyone needs access to the right financial tools to manage life's risks and seize its opportunities. We strive to provide those tools by broadening access to affordable products and building insurance businesses in emerging global markets to serve growing middle-class and disadvantaged populations."

– Chris Townsend
President, Asia

Kalawati Chaudhary and her husband, recipients of a microloan in their vegetable farm in Nepal.

We are increasing access through lower-priced offerings; for example, we now have **15 microfinance partners** and about 250,000 insured borrowers in Nepal.

CREATING A GREAT PLACE TO WORK

We aspire to be one of the best companies to work for in the world, because engaged employees are motivated to use their abilities and talents to deliver the customer-centric products and services that fuel our success. We define our goals and success as a place to work in terms of Organizational Health.

Interior wall in the newly constructed U.S. Retail Headquarters in Charlotte, North Carolina. The building provides collaborative and innovative workspaces for MetLife employees.

We recognize that companies that focus on both organizational performance and health outperform their peers. In November 2012, we conducted our first **global organizational health survey** to dive deeply into understanding employee needs and concerns. The survey focused on nine outcomes of organizational health and the behaviors or practices that contribute to these outcomes.

The survey results provided us with a wealth of global insights, and in early 2013, we began taking action to address what we heard. In addition to identifying focus areas and developing an Enterprise Action Plan, we formed 50 action teams in every country and line of business to work on key opportunity areas.

37,000+
EMPLOYEES completed the survey

22,000+
CANDID RESPONSES in 20 languages

5.5M+
DATA POINTS collected on all aspects of our company and our culture

12
GLOBAL SENIOR LEADER MEETINGS since surveys were collected to review responses, analyze data and discuss findings

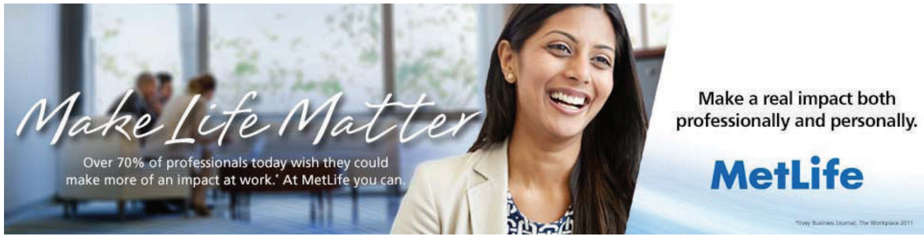
9
HEALTH OUTCOMES MEASURED
- Direction
- Leadership
- Culture & Climate
- Accountability
- Coordination & Control
- Capacity
- Motivation
- External Orientation
- Innovation & Learning

Organizational Health Aspiration

Motivational Leadership — Build a positive team environment that supports and challenges employees to be involved in achieving our shared vision through honest, transparent and open dialogue.

Engaged Talent — Develop talented and motivated employees who are focused on clear objectives, driven to achieve superior results and have opportunities for personal growth.

Customer Orientation — Become easy for our customers to do business with by offering them the very best of our company, no matter where the ideas originate.



The Employee Value Proposition is brought to life with imagery that incorporates our collaborative culture and allows individuals to picture themselves making a professional and personal impact at MetLife.

Blossom Kan is the Co-chair of the Professional Associations Liaisons Subcommittee of the Legal Affairs Diversity Committee.

Our strategy for attracting and developing the exceptional professionals we need to achieve our company strategy has several facets:

- Our **Leadership Competency Model** articulates the critical leadership competencies and behaviors expected of our leaders.
- Our **Values and Purpose** guide our decisions and actions each day.
- Our **Employee Value Proposition** (EVP) defines our promise to employees. It helps them understand the support and opportunities they can expect in return for their passion, energy and dedication.
- Our **Performance Development** system helps us support employees in building skills and qualities to succeed—and strengthen our business.

Investing in Our Employees' Growth—We invest in helping our employees at every level hone their skills and advance in their careers. For example, in 2013 we trained 6,000 global leaders on the company's new performance-development process, goal setting, coaching and feedback, and year-end processes. We have also made training available online to every employee in the company.

WORKING AT METLIFE

We care about our employees, both when they are within and when they are outside of the workplace. In order to support our employees' varied priorities, interests and needs, we offer a variety of programs and resources.

These programs include workplace flexibility, health and wellness resources, childcare, eldercare resources and more. Our insurance offerings for employees are also strong and affordable, as befits a company in our industry.

Supporting Employee Health and Well-Being

In 2013, MetLife implemented a new Healthy Lifestyles Program, which provides increased opportunities for employees to eat healthy and stay active. We introduced the "Good 4 You" program in the cafeteria, catering facilities and vending areas to increase the availability and visibility of healthy food options. MetLife Fitness Centers also offered new programming for employees, including Fitness Center Challenges, updated exercise classes and organized 5k walks/runs.

Learn more about working at MetLife

MetLife employees celebrate Customer Centricity Day in the Czech Republic, Poland and Jordan.

We also take employee well-being into account in designing healthful workspaces. Our new campus in Charlotte, North Carolina, exemplifies this approach. The building is designed to maximize natural light by creating more open offices, lounges and break-out rooms. The facility is furnished with ergonomic desks and office equipment as well as nontoxic materials to ensure excellent indoor air quality.

Developing a Pipeline for Success

Our Global Leadership Development Program (GLDP) develops MetLife's next generation of General Managers—high caliber, diverse MBA talent from top global business schools and internal MBA talent—through three global rotations of 18 months each. The program is contributing significantly to the quality of our hires and depth of our leadership pipeline.

Our talent acquisition team in the United States also partnered with MetLife's Women's Business Network to create an "ACT 2" internship and hiring program for individuals returning to the workforce after a career break. Launched in the United States, the 10-week program provides participants with manager coaching, mentors and access to business leaders as a way to ease the transition back to the corporate world.

Expanding Flexible Working Time—In 2013, the Czech Republic, Romania, Turkey and the Gulf countries conducted a pilot of a Flexible Working Time (Flextime) program. The program is intended to support better work-life balance for our employees and increase engagement and retention. All pilot countries will participate in employee and manager surveys to determine the impacts and benefits of the initiative. Flextime is already available to employees in the United States and certain other countries.

"With our strategy and world-class aspiration, it's an exciting time to be part of MetLife. For us, our employees are our main engine for progress and a primary source of competitive advantage. So it should not surprise anyone that we work tirelessly to ensure we have the right practices and culture to build and motivate the best possible global workforce in the industry."

– Frans Hijkoop
Executive Vice President and Chief Human Resources Officer

Learn more about working at MetLife

BUILDING A CULTURE OF DIVERSITY AND INCLUSION

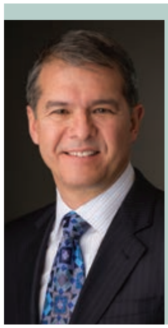
We believe that being an inclusive, global company with a diverse workforce inspires fresh perspectives and thinking and helps us compete more effectively for talent. Our diversity also helps us better understand our markets across the world and build stronger relationships with our customers and the communities where we live and work.

Our diversity and inclusion (D&I) strategy is focused on three key strategic pillars, which are adapted to fit regional needs.

Attraction: Identifying top diverse talent

Development & Advancement: Developing our diverse workforce

Retention: Retaining our best talent to ensure high business performance and high workforce engagement



"MetLife's commitment to diversity and inclusion helps to ensure that we attract, develop and retain world-class talent that reflects the key stakeholders we serve—our customers, employees, communities and shareholders. I'm extremely proud to be part of a company that's deeply committed to a diverse work environment and strong culture of inclusion."

– Ricardo Anzaldua
Executive Vice President and General Counsel

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 (different) in an atmosphere that promotes and celebrates individual and collective achievement aligned with our values.

LEADING FROM THE TOP

To ensure that our D&I efforts are sustained for the long term, we have established a Global Diversity and Inclusion Council, chaired by our CEO. The primary focus of the council is to oversee the development and implementation of our D&I strategy around the world.

Additionally, in 2013 we launched four regional D&I Task Forces—in Asia, EMEA, Latin America and the United States—sponsored by the regional presidents and chaired by regional representatives from the Global D&I Council. The Task Forces focus on the implementation of the strategy at the regional level, and their members represent a cross section of the businesses and functions in each region.

ENGAGING OUR DIVERSE WORKFORCE

Our Diversity Business Resource Networks (DBRNs) are groups of employee volunteers who foster awareness, respect and inclusion of key populations at MetLife. These groups help to create personal and professional development opportunities, while supporting key business initiatives.

Our six DBRNs are:

- Gays, Lesbians, Bisexuals, Transgenders and Allies at MetLife (GLAM)
- INROADS Alumni & Rising Leaders Network (iRISE)
- MetLife Diverse Abilities (MDA)
- MetLife Veterans Network (MVET)
- Multicultural Resources Network (MRN)
- Women's Business Network (WBN)

We also have Local Inclusion Action Teams (LIATs) at more than 20 MetLife locations in the United States and one in India. LIATs support business initiatives that encourage an inclusive environment at the local level.

Read about Diversity and Inclusion at MetLife

GLOBAL WOMEN'S INITIATIVE

Our Global Women's Initiative (GWI) is focused on increasing the representation of women in broader leadership roles and strengthening the leadership capability of women in our talent pipeline. As part of this initiative, we have expanded our Women's Business Networks to 21 countries around the world.

Supporting Women's Advancement

To ensure that women are prepared and ready to take on broader leadership roles, we offer programs, including:

- The Global Women's Leadership Forum, an annual program that brings together the most influential senior women in the organization. In this forum of peers, attendees connect with thought leaders on women's leadership topics, provide strategic insight and discuss the commitments they will lead in implementing the GWI in their respective countries and businesses.
- Developing Women's Career Experience: a 14-month developmental program focused on the female talent pipeline.
- Lean In Circles, modeled on the concepts in Sheryl Sandberg's best-selling book.

HISTORICAL HIGHLIGHTS

WOMEN AT METLIFE

1881

Edith McGregor of Newark, New Jersey, becomes the company's first female agent. A report notes that "the account which now bears her name was opened October 24, 1881, in the name of her husband, but in less than two years, owing to ill health of Mr. McGregor, it was changed to its present designation." It goes on to note that she was "a remarkably successful agent."

1929

On February 26, the company appoints Emma S. Thiele as its first female officer; she is appointed Assistant Secretary.

1946

Doris Haywood (right) began a successful 35-year career with MetLife in 1946.

When she retired in 1982 as Vice President, Human Resources, she was one of the company's first African-American female officers.

1972

Martha Peterson, president of Barnard College, is the first woman elected to the company's Board of Directors.

The Women's Forum of New York, a leading organization of women in business, has recognized MetLife for having one of the highest percentages of women directors of any company in the United States. **MetLife is one of only 40 companies in the Fortune 500 where women fill at least 30 percent of board seats.**

Q+A WITH ELIZABETH NIETO

Global Chief Diversity and Inclusion Officer

In what ways is diversity and inclusion (D&I) a core business issue for MetLife?

There are many ways in which MetLife sees diversity and inclusion as a core business issue and a path to becoming a world-class company. Our D&I efforts give us access to the best talent. Having people from a variety of backgrounds provides a definitive contribution to innovation and builds high-performing teams.

Having people from a variety of backgrounds provides a definitive contribution to innovation.

There are also commercial opportunities, in that the diversity of our employees ensures a better understanding of our customer needs. In particular, as we strive to become a more customer-centric organization and grow our business, we need to increasingly understand and reflect the markets in which we operate.

Working with diverse suppliers also allows us to do business with the best companies around the world.

How do you measure MetLife's progress on D&I over time?

We use a variety of metrics to track our progress because leading a diverse and inclusive company is an ongoing activity, not just a number. One example is the use of our organizational health metrics to gauge our progress. In other words, we ask, "Are we getting better talent over time? Is our talent staying at the company?" We take a long-term view. We don't just do D&I on Monday morning; we do it every day of the week.

OUR COMMITMENT TO SUPPLIER DIVERSITY

We make efforts to ensure fairness in our procurement processes and, as a result, partner with many diverse suppliers across our supply chain.

Leveraging the best practices of leading organizations, we have established documented processes that allow us to identify, qualify and partner with companies that share our commitment to the long-term growth and development of diverse suppliers.

Our spend with certified diverse suppliers, inclusive of ethnic minorities, women, veterans and disabled suppliers, exceeded 8 percent of our procurable spend in 2013.

We partner with three key third-party certification entities to validate the ownership, operation and control of our diverse business partners and have been a corporate member of each of these organizations for more than 10 years:

- National Minority Supplier Development Council (NMSDC)
- Women's Business Enterprise National Council (WBENC)
- National Gay & Lesbian Chamber of Commerce (NGLCC)

We also prioritize certification by federal, state and local government agencies. We will continue to enhance our supplier diversity processes to be acknowledged as a leader within our industry.

Learn more about our efforts to work with diverse business partners

Over the program's history, MetLife partnered with diverse businesses to achieve over **$1 billion in spend**

MetLife's annual spend with diverse business partners reached **8.1 percent** in 2013

MetLife engaged with **500 diverse business partners** in 2013, a 31 percent increase over 2012

SUSTAINING COMMITMENT

We are committed to leveraging our assets to make a positive difference for the people, families and communities we serve.

We strive to meet these commitments not only through our products, services, and philanthropic and environmental initiatives, but also by using our financial strength to help drive economic growth and create long-term value.

MetLife Foundation has provided more than **$600 million** in grants since 1976

$2.8 billion invested in renewable energy efforts since 2003

Equity stakes in **35 LEED-certified properties**

$8.2 billion (fair value) in community development investments

Installed **32 electric-car-charging stations** in the United States—available free for employees

MetLife Foundation partners with Pro Mujer in Mexico to provide low-income women with the financial knowledge and tools they need to succeed.

INVESTING FOR IMPACT

ACCION, a community development organization, supports small businesses with microloans and the financial tools they need to succeed. ACCION is a MetLife Foundation partner.

In order to keep our long-term promises to customers, we make sound investments that offer risk-adjusted returns. In so doing, we use Impact Investments to create social and environmental benefits while also generating economic returns.

We define Impact Investments as those that generate an economic return and also have a positive social and/or environmental impact.

Learn more about MetLife's social investments

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.

METLIFE'S IMPACT INVESTMENTS

MetLife's positive impacts go beyond our products' intrinsic social benefit. Our Impact Investments, which support the general public welfare and environmental stewardship, include:

Community and Affordable Housing Investments

Green Investments

MetLife Impact Investments
(in millions)

	YE 2013 Fair Value	YE 2013 Investments
Community and Affordable Housing Investments	$1,485	$334
Green Investments	$6,761	$508
Total	**$8,246**	**$842**

COMMUNITY AND AFFORDABLE HOUSING INVESTMENTS

Community Investments support ventures, including affordable housing, community facilities, clean technology and small business lending, that do not meet the customary investment criteria of private and institutional investors. MetLife originates these debt and equity investments from the company's General Account. Additionally, the MetLife Foundation has made significant community investments.

- In 2013, we committed $5 million to a planned $400 million investment fund for supporting financial inclusion in Asia and Africa. The LeapFrog Financial Inclusion Equity Fund II benefits low-income consumers by funding companies to provide consumers with insurance, savings and investment products.
- We made a $5 million commitment to a planned $75 million equity fund called SJF Ventures III. This fund will create jobs and invest in businesses with positive environmental impacts.

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 (LIHTC) 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 the area median income.

- In 2013, we continued toward our goal of providing $40 million in financing for veterans' supportive housing through a fund managed by National Equity Fund. Recent investments by the fund include:
  - $8.75 million to finance the renovation of five buildings with 95 apartments in Providence, Rhode Island. Veterans will receive priority for more than a quarter of the units.
  - $6.25 million to finance a 36-unit apartment complex in Denver, Colorado, that will have women and their children as tenants and include at least eight households that include a veteran of the armed forces.

GREEN INVESTMENTS

We make debt and equity investments in renewable energy projects (wind, solar, geothermal) as well as real estate equity investments in commercial properties that are certified to meet the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) rating system. We view investments with Energy Star or LEED certification as having lower operating risk.

- Since 2003, MetLife has invested $2.8 billion in renewable energy projects.
- MetLife Real Estate Investments has equity stakes in 35 LEED-certified properties.

From railcars to power plants to aircrafts, MetLife invests in infrastructure around the world. On Long Island, New York, MetLife's partnership with the U.S. Department of Energy, BP Solar and the Long Island Power Authority has resulted in the construction of the largest solar photovoltaic plant in the eastern United States.

HISTORICAL HIGHLIGHTS

METLIFE'S SOCIAL CONTRIBUTIONS

MetLife has a long history of social contributions, including:

1909

MetLife creates the Welfare Division. Its initial focus is on the prevention of tuberculosis, a disease responsible for 20 percent of death claims at this time.

1935

At the peak of service, the Metropolitan Life Visiting Nurse Service provides treatment for 35 out of every 1,000 policyholders for illnesses such as diphtheria, influenza, smallpox and tuberculosis.

1976

MetLife Foundation is created to continue MetLife's longstanding tradition of corporate contributions and community involvement.

1984

MetLife formalizes its Social Investment Program to support community development ventures that do not meet customary investment criteria.

2007–2011

MetLife Foundation contributes $5 million to help fund the construction of the 9/11 Memorial Museum in Manhattan.

2013

MetLife supports the National Equity Fund, a $40M federal investment program for veteran housing.

FOCUSING ON FINANCIAL INCLUSION

MetLife was founded on a simple, powerful insight: Everyone needs access to the right financial tools to pursue more from life. In 2013, this understanding inspired MetLife Foundation to refocus its programming toward financial inclusion. We support organizations that enable low-income communities to benefit from financial products and services.

Read about MetLife Foundation's new strategic direction

To support its new vision, the Foundation intends to commit $200 million over the next five years to help low-income individuals and families join and maximize their use of the formal financial sector.

With this new strategic focus clearly defined, the Foundation has realigned its strategy accordingly and structured its programming into three pillars. These pillars leverage MetLife's global operating footprint and deep expertise in financial products and services.

"With MetLife Foundation's new focus on financial inclusion, we now have an enormous opportunity to use our strengths—not just our financial resources but also our talented, dedicated global workforce—to expand financial inclusion to underserved populations."

– Michel Khalaf

President, Europe, Middle East and Africa (EMEA)

Trickle Up, a MetLife Foundation partner, has been remarkably successful in helping those earning less than $1.25 a day take the first steps out of poverty. Their programs, which combine seed capital grants, skills training and mentoring, lift households up and help to break the multigenerational cycle of poverty.

METLIFE FOUNDATION'S STRATEGY PILLARS

Our grant giving, aligned around three pillars, increases the ability of our partners to provide access to financial products and services for low-income individuals and communities.

I ACCESS & KNOWLEDGE

Increasing individuals' and families' readiness, willingness and ability to engage with the financial sector.

- Removing barriers to entry
- Identifying "entry point" opportunities
- Educating people on the financial products and services that can be of most benefit to them

II ACCESS TO PRODUCTS AND SERVICES

Delivering high-quality financial products and services, such as savings and credit.

- Developing appropriate products and services
- Providing tools for personal finance management
- Using data and implementation approaches known to maximize successful services uptake

III ACCESS TO INSIGHTS

Investing in research and sharing what we learn with the financial inclusion community and beyond.

- Conducting research and sharing it as thought-leadership content
- Collaborating with peers addressing similar issues
- Measuring and evaluating our progress

I ACCESS & KNOWLEDGE

PROMOTING FINANCIALLY STABLE FAMILIES

The Local Initiatives Support Corporation (LISC) helps local nonprofit community groups across the United States transform distressed neighborhoods into healthy and sustainable places to work, do business and raise children. Through a growing network of local Financial Opportunity Centers (FOCs), it is helping low-income individuals and families become financially stable as measured by positive monthly cash-flow, long-term job retention, quality credit scores and positive net worth. Through a $2.25 million grant, the MetLife Foundation is helping LISC expand and evaluate these centers, their services and the results for families.

Our Giving

MetLife Foundation Grants in 2013: Key Highlights

Financial Inclusion **$16.71M**	Youth/ Education **$6.40M**
Art & Culture **$5.67M**	Alzheimer's & Healthy Aging **$4.73M**

II ACCESS TO SERVICES

INCREASING WOMEN'S ACCESS TO FINANCIAL SERVICES

In partnership with MetLife Foundation, Women's World Banking will open the way for more than 300,000 low-income women to participate in the financial sector in three priority markets: Egypt, India and Mexico. In India, Women's World Banking has chosen to partner with and provide philanthropic capital to Ujjivan, a nonbank microfinance institution with a presence in 20 Indian states and territories. Founded in 2004, Ujjivan serves urban and semi-urban women customers by looking beyond income to establish economic status and eligibility for products and services. Because many women in urban areas work in the informal economy as housemaids or are self-employed as vendors and shopkeepers, Ujjivan also considers housing, education and expenditure to make credit and insurance eligibility determinations.

III ACCESS TO INSIGHTS

SHARING OUR KNOWLEDGE

The Consultative Group to Assist the Poor (CGAP) serves as an information clearinghouse for the global financial inclusion community by carrying out large-scale research projects, publishing and disseminating findings, and convening experts. Its membership includes the international development agencies of most of the world's industrialized nations, multilateral agencies such as the World Bank, and some of the largest internationally focused foundations. MetLife Foundation's membership supports CGAP's important work in research and knowledge-sharing.

A Brief History of Financial Inclusion

1970s to early 2000s

Microcredit is born when Muhammad Yunus (who would go on to win the Nobel Peace Prize 30 years later) makes a loan of $27 out of his own pocket to a group of women weavers in his native Bangladesh in 1976. The microcredit system expands beyond Asia to other regions, especially Latin America, with most service providers being nonprofit nongovernmental organizations (NGOs).

Early to late 2000s

As it becomes apparent that the financial services needs of low-income people extend beyond credit to include savings and other tools, the *microfinance* approach replaces microcredit, with a corresponding shift in the profile of providers. Credit-only NGOs begin transforming into regulated institutions licensed to accept deposit savings, and commercial banks begin providing services to lower-income market segments.

The 2010s

For all its successes, the microfinance industry still reaches only approximately 200 million people, or about 10 percent of the global need. The concept of *financial inclusion* emerges from a growing recognition that specialized financial institutions aimed at low-income people are unlikely to meet the complete financial needs of the 2.6 billion people who lack even a basic bank account.

Financial inclusion seeks to connect banks, microfinance institutions, insurers, government pension programs and other financial institutions to one another—as well as to nonfinancial entities such as mobile network operators and retail outlets—in order to expand access to services more effectively than any specialized provider could achieve alone.

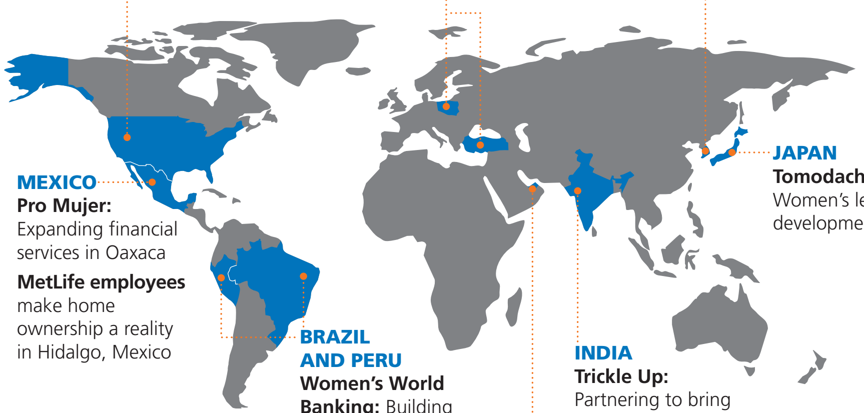
MAKING A DIFFERENCE AROUND THE WORLD

We believe in the transformative power of affordable, convenient financial products and services to help people achieve their dreams and pursue more from life. Though we've just started this new chapter of our work to increase financial inclusion, we have already begun to see the impact we can have.

UNITED STATES
Corporation for Enterprise Development: Learning what encourages people to save money
Kaboom! and MetLife employees help build a playground in Arizona

POLAND AND TURKEY
The Microfinance Centre: Research and technical assistance program

SOUTH KOREA
Seoul Welfare Foundation through Give2Asia: Intensive financial training for low-income families



MEXICO
Pro Mujer: Expanding financial services in Oaxaca
MetLife employees make home ownership a reality in Hidalgo, Mexico

JAPAN
Tomodachi: Women's leadership development program

BRAZIL AND PERU
Women's World Banking: Building a safety net for women and families

INDIA
Trickle Up: Partnering to bring comprehensive financial services to rural communities

UAE
Junior Achievement: Supporting health and education initiatives in the United Arab Emirates

Since 1999, the MetLife Foundation has awarded more than $6.5 million to support nearly 3,000 employee volunteer initiatives. On average, MetLife volunteers provide 11.5 hours of service each month and have been involved with their respective organizations for at least six years.

MetLife Foundation and Sesame Workshop Form Partnership

In November 2013, the MetLife Foundation announced a $20 million commitment over the next five years to Sesame Workshop, the nonprofit educational organization behind *Sesame Street*, to increase knowledge of financial strategies among low-income families worldwide and to help them realize their financial goals.

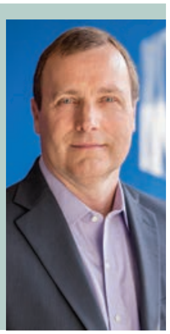
The grant will use outreach programs and educational content to advance financial capability among nearly 75 million low- and moderate-income families with young children in up to 10 countries. The program will make use of digital media, broadcast content, community outreach and local events and provide volunteer opportunities for MetLife employees.

Celebrating with the Muppets! MetLife Foundation partners with Sesame Workshop to provide financial capability across the globe.

For more on Sesame Workshop, visit www.sesameworkshop.org

"The Foundation recognizes that people in need manage what little they have with tremendous ingenuity and resourcefulness. Many are low-wage workers, micro-entrepreneurs and small farmers, and we're convinced that access to modern financial know-how and a range of products and services that fit their needs can transform their lives."

– Dennis White, *President and CEO, MetLife Foundation*



PROTECTING THE ENVIRONMENT

MetLife is committed to sound environmental stewardship. Across our global operations, we work hard to ensure a safer, healthier planet for future generations.

Today's environmental challenges require that we act in partnership with our employees, customers and business partners. By working with stakeholders, MetLife can influence meaningful change in minimizing greenhouse gas (GHG) emissions, reducing energy consumption, eliminating waste, implementing more sustainable ways of working and living, and engaging in responsible sourcing.

The MetLife-owned and -occupied portfolio in the United States reduced electricity consumption by 18 percent from 2005 to 2010.

METLIFE'S ENVIRONMENTAL PRIORITIES

MetLife's Corporate Real Estate and Services (CRES) team leads the company's environmental management efforts and develops programs to address MetLife's environmental priorities. These include:

- **Mitigate MetLife's direct and indirect GHG emissions**
- **Reduce energy consumption through effective energy management policies**
- **Improve the environmental and financial performance of MetLife facilities**
- **Facilitate waste reduction, recycling and reuse efforts globally**
- **Engage employees on environmental issues and healthy lifestyle choices**
- **Work with suppliers to reduce environmental impacts**

METLIFE'S ENVIRONMENTAL GOALS

Reduce total energy consumption by 10 percent by 2017* from a 2010 baseline

Achieve zero Scope 2 emissions annually via MetLife's green energy purchasing strategies*

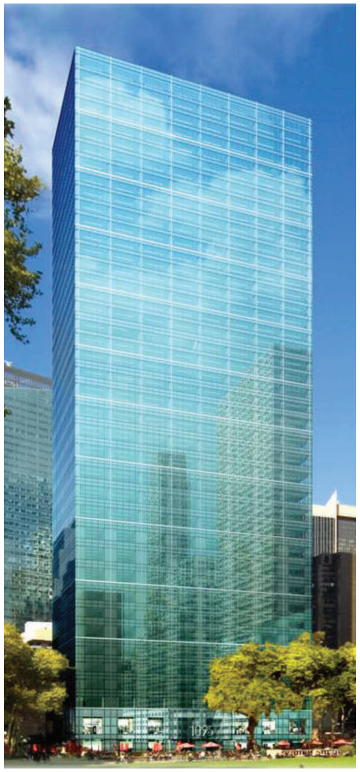
Achieve a 65 percent waste diversion rate from landfill by 2016*

Reduce water consumption by 30 percent by 2016* from a 2010 baseline

Increase LEED-certified workspace to 4 million square feet by 2017

Engage 90 percent or more of MetLife's critical and high-impact suppliers by 2017 through the company's supply chain sustainability program

*For the U.S. owned and managed office portfolio. As we re-evaluate emissions-reductions targets in the future, we will take into account the company's expanded global footprint.



MINIMIZING GHG EMISSIONS, REDUCING ENERGY CONSUMPTION

MetLife is an office-based organization with a large real estate portfolio. To limit the environmental impact of our buildings and reduce our Scope 2 electricity emissions, we purchase a significant amount of our electricity from low-carbon energy sources. The operations of our office facilities still represent MetLife's largest impact on the environment, so we continually strive to operate them more efficiently.

MetLife implements capital projects and facility upgrades globally. 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.

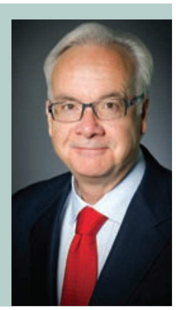
Connecting Through Energy-Efficient Channels

MetLife's travel policies and work arrangements maximize our connection to each other and to customers while reducing the company's environmental impact. For example, MetLife employees can access innovative tools for collaboration at MetLife's global offices in nearly 30 countries from more than 400 video conferencing rooms.

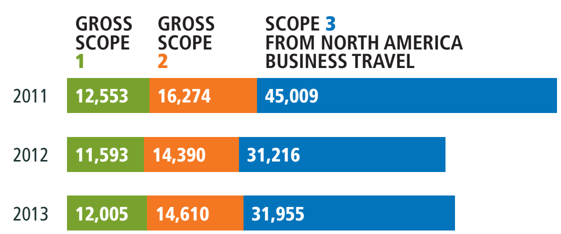
We are also evaluating ways to connect via employee desktops as part of Global Technology and Operations' comprehensive strategy to equip associates with tools to help them work more efficiently and collaboratively.These technologies reduce the need for business travel and can significantly lower overall travel-related emissions.

"We believe leadership in environmental performance and business success go hand in hand. Our commitment to sustainable building standards and energy-efficient improvements has not only cut our energy use and emissions but also reduced our annual run rate by almost $2 million annually since 2005."

– Joe Sprouls,
Senior Vice President, Global Corporate Services



MetLife 2011–2013 Greenhouse Gas Emissions (metric tons CO_2e)



In 2013 and 2014, we received external assurance from Trucost, verifying our 2012 and 2013 GHG emissions data (Scopes 1 and 2, and Scope 3 business travel). Our investments in renewable energy result in relatively low Scope 2 emissions compared to overall electricity consumption. As a result, our business travel (Scope 3) appears to be our largest source of GHG emissions; however, operating our buildings efficiently remains a top priority. Our Scope 3 emissions are managed by limiting nonessential business travel.

Read more about the U.S. EPA's Energy Star Program

Learn about the U.S. Green Building Council's LEED certification

ENHANCING BUILDING PERFORMANCE

We strive to make MetLife's 4.6 million square feet of owned and managed workspace in the United States, which represents 14 administrative buildings and two data centers, as sustainable as possible.

- In 2013, MetLife certified 100 percent of U.S. owned and managed administrative office facilities under the U.S. Environmental Protection Agency's (EPA) Energy Star commercial buildings program. This program recognizes buildings that exceed sustainability performance benchmarks for energy efficiency and utility consumption.
- Additionally, more than 50 percent of U.S. owned and managed office facilities are LEED-certified.

In 2013, our Johnstown, Pennsylvania, and Tampa, Florida, facilities both earned LEED Gold certification. MetLife's headquarters in Turkey, located in Istanbul, also received the first-ever LEED Gold Commercial Interior certification for an office facility in Turkey. MetLife seeks LEED certification on all new interiors and existing buildings at the Gold or Platinum level.

2013 EPA Energy Star-labeled buildings

15 U.S. buildings	**4.53M** square feet

2013 LEED-Certified Buildings

10 U.S. buildings	**2.5M** square feet
2 international buildings	**232,368** square feet

New Offices in North Carolina Showcase Sustainability

In March 2014, we celebrated the grand opening of our new U.S. Retail Headquarters in Charlotte, North Carolina. Incorporating our new workplace standards, we commissioned a world-class space that provides collaborative and innovative workspaces while maximizing sustainable standards. The new environment is providing 2,200 employees with ample natural light, energy-efficient fixtures, writable walls and open-floor-plan seating. MetLife is implementing similar welcoming elements into new facilities globally, including projects in Boston; Raleigh, North Carolina; Santiago, Chile; Dubai, United Arab Emirates; and Hong Kong.

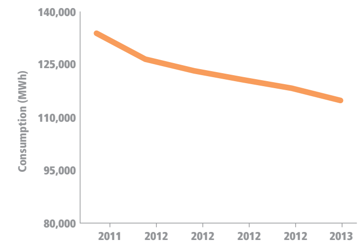
MetLife buildings provide collaborative and innovative workspaces while maximizing sustainability attributes.

INVESTING IN RENEWABLE ENERGY

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

MetLife is a member of the EPA Green Power Partnership, and our 2013 purchases place us in the Fortune Top 50 Green Power Partners list for the third year in a row.

MetLife Electricity Consumption



MetLife's enhanced building performance and efficiency measures have helped us continually reduce the electricity consumption of our owned and occupied U.S. real estate.

0.2% OIL	9.9% NUCLEAR	5.9% GAS
6.6% COAL	3.5% HYDRO	0.8% NON-HYDRO RENEWABLE
0.2% UNKNOWN	72.8% REC PURCHASE	

In 2013, MetLife's average electricity portfolio fuel mix, including RECs, consisted of 92.9 percent low- or zero-carbon-emitting sources (natural gas, nuclear and hydro and non-hydro renewable energy). Renewable energy (hydropower, wind, solar and biomass) comprised 77.1 percent of MetLife's electricity supply.

Data Center Efficiency Lowers Impact

As a member of the Energy Star IT Low Carbon Campaign, we seek ways to implement energy-efficient IT strategies to reduce our costs and emissions, particularly in data centers, which use large amounts of energy to cool computing equipment.

In 2012, our data center at the Rensselaer Information Systems Center (RISC) in Troy, New York, was the first in New York State to be Energy Star-certified. In 2013, the data center scored in the 98th percentile of existing building data centers. Currently, there are fewer than 40 data centers with the Energy Star label, and MetLife's ranks one of the highest in the nation.

The projects implemented to reduce RISC's environmental impacts included installing boiler system controls; upgrading lighting control panels; using waterless technology; and implementing virtualization technology, which allows the facility to share resources and save costs in energy, hardware, software licensing and IT infrastructure maintenance.

ELIMINATING WASTE, CONSERVING WATER

MetLife carefully considers its use of natural resources, including materials and water. We seek out innovative ways to reuse and recycle paper, electronics equipment and other office supplies. In 2013, we recycled more than 1,690 tons of waste, representing more than 54 percent of total waste from our U.S. owned and managed office buildings.

We also aim to eliminate waste at the source. One way we have accomplished this is by changing the company's use of paper. MetLife's "e-delivery" practices have greatly reduced the number of statements and reports we print, as customers can now receive this information electronically. By reducing our paper use, we can enhance customer convenience, save money and help the environment, too.

Water conservation is also an important priority. MetLife invests in water-efficient technologies and implements water-reduction strategies to minimize water consumption. Due to these efforts, which include efficient fixture installation, green irrigation practices and facility management improvements, by the end of 2013, we reduced water consumption nearly 30 million gallons from the 2010 consumption level of more than 100 million gallons.

Electronic Waste Recycling Program

In 2013, as part of MetLife's electronic waste responsible disposal program, the company diverted more than 550,000 pounds of hazardous waste for reuse or recycling purposes.

The program yielded an environmental benefit equivalent to:

Electricity to power **19,730** houses/year

Removing **3,670** cars from the road/year

Hazardous weight reduction equivalent to the weight of **1,153** bricks

HISTORICAL HIGHLIGHTS

METLIFE'S ENVIRONMENTAL COMMITMENT

1955–1957

MetLife institutes a pioneering $2.5 million program to install smoke control devices in its New York City housing developments. Mayor Robert F. Wagner recognizes MetLife for its "distinguished contribution toward achieving cleaner air for the City of New York."

1970

MetLife begins reprocessing old newspapers from the home office and the 40,000 tenants who live in the company's East Coast housing complexes, saving approximately 35,000 trees a year.

1974

MetLife addresses the nation's energy problem by lowering thermostats, cutting back on lighting and reducing elevator service in company-owned buildings. The significant resulting reductions in MetLife's electric and steam usage earn the company an Energy Savers Award from Consolidated Edison of New York.

2009

MetLife surpasses its 2005 goal of reducing indirect emissions for its U.S.-owned and -managed office portfolio by 20 percent by 2010. The company goes on to reduce indirect emissions by 100 percent and cut energy use by 24 percent.

IMPLEMENTING SUSTAINABLE WAYS OF WORKING AND LIVING

We know that our employees and customers care deeply about protecting the planet. Across MetLife's global operations, we engage with employees to pursue ever-higher standards of environmental performance.

MetLife India Adopts Suite of Sustainability Measures

MetLife's employees around the world are committed to environmental protection. Among the ways they have taken action are by contributing to our Earth Week Program, in which more than 4,500 employees from 18 global offices participated in 2013, or by joining our Green Team Pilot Program, which we plan to expand in 2014 and 2015.

The progress made by our Global Operations Support Center (GOSC) in India is one example of what we can achieve when we take sustainability to heart. In addition to raising awareness among employees about ways to reduce electricity use, water and paper consumption, and food waste, the GOSC has developed integrated management plans to enhance environmental performance. This work has resulted in the GOSC's achieving certification under the globally recognized IEC/ISO 14001:2004 standard.

Employees Pioneer Electric Car Ownership

MetLife has taken a leadership role in supporting the emerging green transportation infrastructure by investing in electric-car-charging stations. This innovative and forward-looking commitment promotes lower-emissions travel and engages employees in positive action to reduce our collective environmental footprint.

To date, MetLife has installed 32 electric-car-charging stations at 14 of its U.S. facilities, which employees can access at no cost. Employees have responded positively, with many taking the leap to electric car ownership.

MetLife currently has the most extensive workplace charging program of any non-electric-vehicle-industry company, as measured against other participants in the U.S. Department of Energy's Workplace Charging Challenge program. The program seeks to achieve a tenfold increase in the number of U.S. employers offering workplace charging in the next five years.

We plan to increase our participation in the program by installing charging stations at new facilities in Charlotte and Raleigh, North Carolina.

"I never considered having an electric vehicle until MetLife offered this program. Once I bought the car and started charging it at work, my commute became much more cost-effective."

–Sean Asure, MetLife employee

ENGAGING IN RESPONSIBLE SOURCING

MetLife expects its suppliers to manage their operations ethically and responsibly. Our Global Procurement Policy outlines our expectations with regard to legal compliance and risk management as well as quality and cost considerations. We also take supplier diversity and inclusion and environmental performance into account in our sourcing process.

MetLife became a member of the Carbon Disclosure Project (CDP) Supply Chain Program in 2013. Through this and other initiatives, we are working with some of our most critical and high-impact suppliers to begin tracking and reducing Scope 3 emissions.

MetLife's Procurement Priorities

The vendors from whom we purchase products and services include hardware and software providers, facilities management companies and consultants.

In the United States, our most significant areas of spend include:

- human resources
- professional services
- consulting
- IT
- advertising

MetLife has engaged Safelite, a U.S.-based auto glass provider, to service MetLife auto insurance customers who experience chips or cracks in their windshields. Safelite can often fix minor chips right away, and when windshield removal is necessary, they completely recycle the glass. In 2013, Safelite recycled 15,800 windshields for MetLife customers, accounting for 277 tons of recycled material.

Building Sustainability Into Our Supply Chain

We are committed to using our purchasing power to create positive change. We purchase environmentally responsible products and also incorporate sustainability criteria in vendor sourcing and management processes.

MetLife buys sustainably sourced building materials and furniture, green janitorial supplies, Energy Star-certified IT equipment, and energy-efficient lighting and water technologies. With regard to paper sourcing, we purchase paper with post-consumer recycled content and encourage vendors to obtain Forest Stewardship Council (FSC) and Chain of Custody (COC) certification. Both of these certifications set high standards for environmentally responsible, socially beneficial and economically viable forestry.

In terms of vendor sourcing, MetLife seeks to do business with organizations that embrace environmental sustainability and can demonstrate that they are working to reduce their impacts. When responding to a request for a proposal, suppliers must fill out a standard questionnaire that requests sustainability information. Additionally, critical and high impact vendors are weighted on sustainability criteria through MetLife's vendor management scorecard program.

PERFORMANCE

The following pages present operational, workforce and environmental performance indicators. The indicators and calculation methodologies align with the disclosure specifications of the GRI G4 guidelines. Unless otherwise noted, data reflects MetLife's global operations.

OPERATIONAL DATA

Operations ($ millions)	2013	2012	2011
Total assets	885,296	836,781	796,226
Total Investments	488,779	517,052	511,379
Total liabilities	822,313	771,823	738,232
Total equity	62,096	64,837	57,889
Retained earnings	27,332	25,205	24,814
Total revenues	68,199	68,150	70,241
Premiums earned	37,674	37,975	36,361
Net investment	22,232	21,984	19,585
Total expenses	64,174	66,708	61,057
Policyholder benefits and claims	38,107	37,987	35,471
Income tax expense	661	128	2,793
Net income	3,393	1,362	6,415
Dividends on common stock	1,119	811	787
Earnings per share ($)	2.91	1.12	5.76
Return on equity (%)	5.4	2.0	12.2

2013 WORKFORCE DATA

Our Global Workforce	Total[1]	Female	Male
Employment by Contract Type			
Regular	62,349	29,969	32,336
Temporary	745	461	278
Employees by Full-Time/Part-Time Status			
Full-time	62,290	29,755	32,485
Part-time	804	675	129
Workforce Breakdown			
Employees	63,094	30,430	32,614
Agents and contractors	28,774	2,379	6,490
Workforce by Region[2]			
US/Canada	47,441	16,163	19,091
Latin America	8,102	4,903	2,897
Asia	30,101	8,338	14,423
EMEA	6,224	3,405	2,693

Employee and Board Diversity

Ethnicity and Race[3]	White	Black or African American	Hispanic or Latino	Asian	American Indian/ Alaska Native	Native Hawaiian or Pacific Islander	Not Specified	Two or More Races
Sales	82%	4%	3%	8%	0%	0%	3%	0%
Non-sales	74%	11%	5%	7%	0%	0%	2%	1%
Board of Directors	67%	17%	8%	8%	0%	0%	0%	0%

Gender	Female	Male
Sales	35%	65%
Non-sales	57%	43%
Board of Directors	33%	67%

Age	Under 30 years old	30-50 years old	Over 50 years old
Sales	21%	63%	16%
Non-sales	17.5%	62%	20.5%
Board of Directors	0%	0%	100%

Employee Training	Female	Male
Average Hours of Training per Year[4]		
Non-sales	5.4	8.0
Sales	2.8	3.0

Performance Reviews	Female	Male
Employees Receiving Regular Performance Reviews[5]		
Non-sales	94%	94%
Sales	24%	20%

[1] Totals include employees whose gender is not recorded. Provida employees not included

[2] Workforce includes employees, agents and contractors

[3] U.S. only

[4] 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) as well as instructor-led courses

[5] Performance review figures reflect only employees who received performance ratings and had performance feed-back entered into the company's ePerformance system. Performance may be measured separately from the online system

ENVIRONMENTAL DATA

Environment	2013	2012	2011
Property			
Global property (million sq. ft.)[1]	18.15	18.05	16.72
U.S. property (million sq. ft.)[1]	10.91	11.49	12.24
EPA Energy Star (# labeled buildings)[2]	15	15	14
EPA Energy Star (million sq. ft.)[2]	4.53	4.53	4.34
LEED (# certified buildings)[2]	12	10	7
LEED (million sq. ft.)[2]	2.74	2.35	2.22
Greenhouse Gas Emissions (metric tons CO_2e)			
Gross Scope 1 emissions	12,005	11,593	12,553
Gross Scope 2 emissions[3]	14,610	14,390	16,274
Scope 3 emissions (North American business travel)	31,955	31,216	45,009
Carbon offsets (scope 1 emissions)	4,841	4,213	N/A
Emissions intensity (metric tons CO_2e per FTE[4])[2]	0.8857	0.7707	1,5272
Emissions intensity (metric tons CO_2e per sq. ft. U.S.)[2]	0.0023	0.0021	.0043
Energy (MWh)			
Total electricity consumption	153,263	155,411	161,564
Renewable Energy Certificates	84,692	72,671	65,562
Energy intensity (MWh per FTE[4])[2]	9.3309	9.1029	9.1799
Energy intensity (MWh per sq. ft.)[2]	0.0241	0.0248	0.0260
Renewable energy capital investment ($ millions)	225	899	945
Waste (lbs.)[2]			
Total waste generated	6,227,180	6,119,522	5,799,192
Total waste to landfill	2,847,340	2,969,579	2,940,027
Total waste recycled	3,379,840	3,149,943	2,859,165
Waste diversion (% recycled)	54%	51%	49%
Enterprisewide e-waste[5]	552,584	604,539	326,361
Water (kgals)*			
Total water consumption	71,267	86,834	90,083
Water intensity (kgals per FTE[4])	5.7960	6.6872	6.8568
Water intensity (kgals per sq. ft.)	0.0140	0.0182	0.0195

2013 Scope 1 Emissions

GHG type		Metric tons CO_2e: Fuel oil	Natural gas	Fleet gasoline	Total
CO_2	Domestic	168	5,566	5,141	10,875
	International	323	790	N/A	1,113
	Total	491	6,356	5,141	11,988
CH_4	Domestic	0.1	11.0	0	11.2
	International	0.3	1.6	N/A	1.8
	Total	0.4	12.6	0	13.0
N_2O	Domestic	0.1	3.3	0	3.3
	International	0.1	0.5	N/A	0.6
	Total	0.2	3.7	0	3.9

2013 Energy Consumption by Type

Energy Type	MWh
Electricity	153,263
Fuel (fuel oil, natural gas and fleet gasoline)	57,371
Total energy consumption	210,228

[1] Property figures represent the average square footage of our real estate portfolio for each year

[2] U.S. owned and managed facilities only

[3] Includes Renewable Energy Certificates (RECs)

[4] Full-time employee

[5] Total weight recycled, reused, and resold

ABOUT THIS REPORT

We are pleased to issue MetLife's first report based on the Global Reporting Initiative (GRI) Guidelines.

Learn more about the Global Reporting Initiative

The GRI Guidelines provide a globally recognized framework for companies to measure and communicate their environmental, economic, social and governance performance. By adhering to this framework, we join thousands of companies around the world in quantifying the benefits and impacts of our business activities.

We have prepared this report in accordance with the Core GRI G4 Guidelines, including the GRI Financial Services Sector Disclosure.

MetLife most recently issued a 2011 Corporate Citizenship Report in August 2012. The MetLife Foundation also publishes an annual report on contributions. We intend to publish future GRI reports on an annual basis.

In this report, you'll find data corresponding to the 2013 calendar year. We have included information from across MetLife's global operations, except where noted.

We did not seek external assurance for the full report. However, our 2013 GHG figures for all scopes were assured by the data-analytics firm Trucost as part of our CDP reporting process.

Contact us—We invite your comments, questions and feedback on this report. Please contact us at: globalimpact@metlife.com

APPLYING THE GRI PRINCIPLES FOR DEFINING REPORT CONTENT

We conducted a rigorous materiality analysis to identify the key issues to address in this report. The analysis satisfies the GRI G4 Principles for Defining Report Content: materiality, stakeholder inclusiveness, completeness and context.

We took the following steps in our materiality analysis process:

- Identified potentially relevant issues
- Defined impacts and activities related to each issue
- Gathered and analyzed inputs from our key stakeholder groups, including customers, investors, regulators, employees, peers, trade associations, nongovernmental organizations, and research and rating organizations, to prioritize issues from a stakeholder perspective
- Surveyed a subset of MetLife employees and managers to understand internal perceptions around key issues. We also conducted interviews with members of the executive team. We evaluated these insights to prioritize issues from a company perspective
- Consolidated stakeholder and company priorities into a ranked list of issues. We finalized this list of material issues with additional feedback from the MetLife reporting team

Please refer to the Specific Standard Disclosures—Aspects and Aspect Boundaries section of the GRI Index—for further information regarding the boundaries of our material issues.

MetLife's Material Issues

- **Risk management**
- **Customer satisfaction**
- **Employee satisfaction**
- **Government relations and management of regulatory risk**
- **Product accessibility and financial inclusion**
- **Global competitiveness**
- **ESG investing**

GENERAL STANDARD DISCLOSURES

Indicators	Description	Cross-Reference or Answer	Additional Information
STRATEGY AND ANALYSIS			
G4-1	Provide a statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.	CEO letter, p. 2	
ORGANIZATIONAL PROFILE			
G4-3	Report the name of the organization.	MetLife, Inc.	
G4-4	Report the primary brands, products and services.	Ensuring Stability, p. 6 2013 Form 10-K, pp. 4, 204-205	
G4-5	Report the location of the organization's headquarters.	200 Park Avenue New York, NY 10166	
G4-6	Report the number of countries where the organization operates, and the names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Ensuring Stability, pp. 6, 8 2013 Form 10-K, pp. 4-5 Global Locations	
G4-7	Report the nature of ownership and legal form.	C corporation.	
G4-8	Report the markets served.	Ensuring Stability, p. 6 2013 Form 10-K, pp. 4-13	
G4-9	Report the scale of the organization.	Ensuring Stability, pp. 5-6, 8 Performance, pp. 44-45 2013 Form 10-K, pp. 32, 182, 184-186	
G4-10	Report workforce information.	Ensuring Stability, pp. 5-8 Performance, p. 45	MetLife's work is not substantially performed by workers who are legally recognized as self-employed or who are employees of contractors. MetLife does not have any significant variations in employment numbers.
G4-11	Report the percentage of total employees covered by 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% of non-U.S. (non-agency) employees are covered. In the United States, we estimate that less than 10 employees are covered.
G4-12	Describe the organization's supply chain.	Sustaining Commitment, p. 43	
G4-13	Report any significant changes during the reporting period regarding the organization's size, structure, ownership or its supply chain.	2013 Form 10-K, pp. 4, 211-214	

GENERAL STANDARD DISCLOSURES

Indicators	Description	Cross-Reference or Answer	Additional Information
ORGANIZATIONAL PROFILE (CONTINUED)			
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization.	Ensuring Stability, pp. 12-13	
G4-15	List externally developed economic, environmental and social charters, principles or other initiatives to which the organization subscribes or which it endorses.	None.	
G4-16	List memberships in associations (such as industry associations) and national or international advocacy organizations in which the organization: • Holds a position on the governance body • Participates in projects or committees • Provides substantive funding beyond routine membership dues • Views membership as strategic	Some of the policy, research and trade associations with whom we engage include: • American Council of Life Insurers • Brookings Institute • Business Council for International Understanding • Coalition of Service Industries • Council on Foreign Relations • Geneva Association • Institute of International Finance • Peterson Institute Some of the environmental associations with whom we engage include: • United States Green Building Council • United States Environmental Protection Agency • United States Department of Energy • Carbon Disclosure Project • Sustainability Roundtable, Inc. • CoreNet Global	
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES			
G4-17	a. List all entities included in the organization's consolidated financial statements or equivalent documents. b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	2013 Form 10-K, p. 4	

GENERAL STANDARD DISCLOSURES

Indicators	Description	Cross-Reference or Answer	Additional Information
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES (CONTINUED)			
G4-18	a. Explain the process for defining the report content and the Aspect Boundaries. b. Explain how the organization has implemented the Reporting Principles for Defining Report Content.	About This Report, p. 47	The potential impacts associated with our business activities stretch beyond our physical locations. Through our investments, products/services, sourcing and hiring, we seek to be a positive presence across economies and geographies. To better understand the breadth of our reach, we developed a simple value chain diagram. We have mapped our material issues to those stages of our value chain where related impacts could occur. We used the value chain map to establish Aspect Boundaries for material Aspects, as listed in this Index.
G4-19	List all the material Aspects identified in the process for defining report content.	About This Report, p. 47	Active Ownership Anti-competitive Behavior Compliance Economic Performance Employment Indirect Economic Impacts Market Presence Marketing Communications Local Communities Product and Service Labeling Product Portfolio Public Policy
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	GRI Index: Aspects and Aspect Boundaries, pp. 53-54	
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	GRI Index: Aspects and Aspect Boundaries, pp. 53-54	For each material Aspect with impacts outside the organization, impacts occur across all geographies of operation.
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	None.	
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	This is MetLife's first GRI Report. The company has not previously established material Aspects and will report on any changes to Aspects in future reports.	
STAKEHOLDER ENGAGEMENT			
G4-24	Provide a list of stakeholder groups engaged by the organization.	We consider our stakeholders to include investors and shareholders, customers, employees, governments and regulators, and the communities where we operate.	

GENERAL STANDARD DISCLOSURES

Indicators	Description	Cross-Reference or Answer	Additional Information
STAKEHOLDER ENGAGEMENT (CONTINUED)			
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	We primarily engage with those entities or individuals who have the highest potential impact on our business operations.	
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	**Investors:** Engagement via annual and required SEC filings, investor presentations, roadshow participation, direct interaction. **Customers:** Engagement via direct outreach and conversations (continual); customer satisfaction surveys, including Net Promoter Surveys; responses to RFPs. **Employees:** Employee surveys annually, including our global organizational health survey; annual performance reviews; direct conversations with supervisors/managers. **Governments:** Engagement on a continual basis at the international, national, regional and local level; participation in industry associations on an annual membership basis. **Communities:** Engagement via MetLife Foundation activities, employee volunteerism. We did not undertake any specific stakeholder engagement in preparation for the development of this report.	Ensuring Stability, pp. 7, 14 Generating Momentum, pp. 17-20, 23 Sustaining Commitment, pp. 33-36 2014 Proxy
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including in its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	**Investors:** Investor concerns typically focus on risk management, business strategy and results, compliance and similar topics. We respond to the Carbon Disclosure Project (CDP) investor report on an annual basis. **Customers:** Customers are typically interested in the ease of accessing our products and services, cost, quality, and support. We have received customer RFPs requesting environmental and other corporate responsibility information and have responded with data and information as available. **Governments:** Sharing insights, p. **Communities:** Financial Inclusion, p.	Ensuring Stability, p. 7 Generating Momentum, pp. 17-20, 23 2014 Proxy

GENERAL STANDARD DISCLOSURES

Indicators	Description	Cross-Reference or Answer	Additional Information
REPORT PROFILE			
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	About This Report, p. 47	
G4-29	Date of most recent previous report (if any).	About This Report, p. 47	MetLife Foundation Report 2012 MetLife Corporate Citizenship Report 2011 2012 MetLife Mexico Citizenship Report
G4-30	Reporting cycle (such as annual, biennial).	About This Report, p. 47	
G4-31	Provide the contact point for questions regarding the report or its contents.	About This Report, p. 47	
G4-32	Provide a GRI Content Index.	About This Report, p. 47 GRI Index, pp. 48-60	
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	About This Report, p. 47	
GOVERNANCE			
G4-34	Report the governance structure of the organization, including committees of the highest governance body.	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.	2014 Proxy, pp. 12-18 Corporate Governance at MetLife Governance and Corporate Responsibility Charter
ETHICS AND INTEGRITY			
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Ensuring Stability, pp. 7, 12-13	MetLife Purpose and Values MetLife Financial Management Code of Professional Conduct MetLife Directors' Code of Business Conduct and Ethics Corporate Conduct

SPECIFIC STANDARD DISCLOSURES: ASPECTS AND ASPECT BOUNDARIES

Material Aspects	DMA Cross-Reference	Material Within the Organization or External?	Relevant External Entities
ECONOMIC			
Economic Performance	Ensuring Stability, pp. 5, 11 Sustaining Commitment, pp. 33-36 2013 Form 10-K pp.73-76 2013 MetLife Foundation Report	Both	Communities Competitors Customers Investors Regulators Reinsurers Suppliers Sales partners
Market Presence	Ensuring Stability, pp. 8, 10 Generating Momentum, pp. 21-22 Sustaining Commitment, pp. 30-31, 36	Both	Communities Competitors Customers Investors Regulators Reinsurers Sales partners
Indirect Economic Impacts	Ensuring Stability, pp. 10-11, 15 Generating Momentum, pp. 21-22 Sustaining Commitment, pp. 30-36	Both	Communities Customers
Procurement Practices	Generating Momentum, p. 28 Sustaining Commitment, p. 43	Both	Communities Suppliers
SOCIAL—LABOR PRACTICES AND DECENT WORK			
Employment	Generating Momentum, pp. 23-25 MetLife careers website	Within Organization	N/A
Diversity and Equal Opportunity	Generating Momentum, pp. 26-28 Diversity and inclusion website	Within Organization	N/A
SOCIAL—SOCIETY			
Local Communities	Generating Momentum, pp. 21-22 Sustaining Commitment, pp. 31, 36	Both	Communities
Public Policy	Ensuring Stability, pp. 14-15	Both	Customers Investors Regulators
Anti-Competitive Behavior	Ensuring Stability, pp. 12-13 Code of Conduct, p.30	Both	Competitors Customers Investors Regulators

SPECIFIC STANDARD DISCLOSURES: ASPECTS AND ASPECT BOUNDARIES

Material Aspects	DMA Cross-Reference	Material Within the Organization or External?	Relevant External Entities
SOCIAL—PRODUCT RESPONSIBILITY			
Product and Service Labeling	Generating Momentum, pp. 17-20	Both	Customers Investors Regulators Sales partners
Marketing Communications	Generating Momentum, pp. 17-20	Both	Customers Regulators Sales partners
Compliance	Ensuring Stability, pp. 14-15 Generating Momentum, pp. 17-20 2013 Form 10-K, pp. 342-343, 346	Both	Customers Investors Regulators Sales partners
Product Portfolio	Ensuring Stability, pp. 9-11 Sustaining Commitment, pp. 29-31 MetLife Investments	Both	Customers Investors Regulators
Active Ownership	Ensuring Stability, p. 11 Sustaining Commitment, pp. 30-32 MetLife Investments	Both	Communities Customers Investors Regulators

SPECIFIC STANDARD DISCLOSURES: INDICATORS

Material Aspects	Indicator	Indicator Description	Indicator Cross-Reference or Answer	Omissions and Explanations
ECONOMIC				
Economic Performance	**G4-EC1**	Direct economic value generated and distributed.	Ensuring Stability, pp. 6,11 Sustaining Commitment, p. 33 Performance, p. 45 2013 Form 10-K, pp. 181-188, 208-211, 333-338 2013 MetLife Foundation Report, pp. 8-12	
Market Presence	**G4-EC6**	Proportion of senior management hired from the local community at significant locations of operation.	See explanation.	3% 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 in 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.
Indirect Economic Impacts	**G4-EC7**	Development and impact of infrastructure investments and services supported.	Ensuring Stability, p. 11 Generating Momentum pp. 18, 21-22 Sustaining Commitment, pp. 30-34, 36	
	G4-EC8	Significant indirect economic impacts, including the extent of impacts.	Generating Momentum pp. 27-28 Sustaining Commitment, pp. 32, 36	
Procurement Practices	**G4-EC9**	Proportion of spending on local suppliers at significant locations of operation.	See explanation.	80% of U.S. spending is to local suppliers. For this report, "local" suppliers are defined as those that are located in the same geographic market as the operation that they supply. Only U.S. data is available.
ENVIRONMENTAL				
Energy *	**G4-EN3**	Energy consumption within the organization.	Performance, p. 46	There was no energy consumption from heating, cooling or steam. MetLife does not sell any energy.
	G4-EN5	Energy intensity.	Performance, p. 46	
	G4-EN6	Reduction of energy consumption.	Sustaining Commitment, p. 38	

* Additional indicators not related to material GRI G4 Aspects

SPECIFIC STANDARD DISCLOSURES: INDICATORS

Material Aspects	Indicator	Indicator Description	Indicator Cross-Reference or Answer	Omissions and Explanations
ENVIRONMENTAL (CONTINUED)				
Emissions *	**G4-EN15**	Direct greenhouse gas emissions (scope 1).	Performance, p. 46	Our emissions calculation methodology is based on the Greenhouse Gas Protocol. Gases included in the calculation are CO_2, CH_4 and N_2O. Global warming potential rates used are from the IPCC Second Assessment Report, 1995. The consolidation approach for emissions is based on financial control.
	G4-EN16	Energy indirect greenhouse gas emissions (scope 2).	Performance, p. 46	Our emissions calculation methodology is based on the Greenhouse Gas Protocol. Gases included in the calculation are CO_2, CH_4 and N_2O. Global warming potential rates used are from the IPCC Second Assessment Report, 1995. The consolidation approach for emissions is based on financial control.
	G4-EN17	Other indirect greenhouse gas emissions (scope 3).	Performance, p. 46	Our emissions calculation methodology is based on the Greenhouse Gas Protocol. Gases included in the calculation are CO_2, CH_4 and N_2O. Global warming potential rates used are from the IPCC Second Assessment Report, 1995. The consolidation approach for emissions is based on financial control.
	G4-EN18	Greenhouse gas emissions intensity.	Performance, p. 46	
	G4-EN19	Reduction of greenhouse gas emissions.	Sustaining Commitment, pp. 38, 40	

* Additional indicators not related to material GRI G4 Aspects

SPECIFIC STANDARD DISCLOSURES: INDICATORS

Material Aspects	Indicator	Indicator Description	Indicator Cross-Reference or Answer	Omissions and Explanations
SOCIAL—LABOR PRACTICES AND DECENT WORK				
Employment	**G4-LA2**	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	See explanation.	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
Training and Education *	**G4-LA9**	Average hours of training per year per employee by gender, and by employee category.	Performance, p. 45	
	G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Generating Momentum, p. 25	
	G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	Performance, p. 45	
Diversity and Equal Opportunity	**G4-LA12**	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership and other indicators of diversity.	Performance, p. 45	

* Additional indicators not related to material GRI G4 Aspects

SPECIFIC STANDARD DISCLOSURES: INDICATORS

Material Aspects	Indicator	Indicator Description	Indicator Cross-Reference or Answer	Omissions and Explanations
SOCIAL—HUMAN RIGHTS				
Non-discrimination *	**G4-HR3**	Total number of incidents of discrimination and corrective actions taken.	See explanation.	MetLife is occasionally sued by current and/or former employees alleging various violations of EEO laws, in a variety of forums and jurisdictions. 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.
SOCIAL—SOCIETY				
Local Communities	**G4-SO1**	Percentage of operations with implemented local community engagement, impact assessments and development programs.	See explanation.	This indicator is not applicable to MetLife.
	G4-FS13	Access points in low-populated or economically disadvantaged areas by type.	Generating Momentum, pp. 21-22	
	G4-FS14	Initiatives to improve access to financial services for disadvantaged people.	Generating Momentum, pp. 21-22	MetLife strives to make our products and services easy to use by those with disabilities. Our website is coded to best practices of the W3C standards and is 508 compliant. This makes our website much more accessible to those who are deaf or blind, and those with limited fine motor control. We also seek to include those who do not speak English in our product and service offerings. We use a phone interpretation service, and provide forms in various languages. We also conduct privacy and IT risk scans yearly to address any issues. Currently, we are scanning our public sites for 508 compliance.

* Additional indicators not related to material GRI G4 Aspects

SPECIFIC STANDARD DISCLOSURES: INDICATORS

Material Aspects	Indicator	Indicator Description	Indicator Cross-Reference or Answer	Omissions and Explanations
SOCIAL—SOCIETY (CONTINUED)				
Anti-corruption *	**G4-SO3**	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	See explanation.	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.
	G4-SO4	Communication and training on anti-corruption policies and procedures.	Ensuring Stability, pp. 12-13	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.
	G4-SO5	Confirmed incidents of corruption and actions taken.	See explanation.	MetLife's central compliance unit with oversight over the anti-corruption compliance program for the enterprise is not aware of any incidents of corruption involving employees or business partners.
Public Policy	**G4-SO6**	Total value of political contributions by country and recipient/beneficiary.	Ensuring Stability, p. 15	
Anti-Competitive Behavior	**G4-SO7**	Total number of legal actions for anti-competitive behavior, antitrust, and monopoly practices and their outcomes.	None at the corporate level.	
SOCIAL—PRODUCT RESPONSIBILITY				
Product and Service Labeling	**G4-PR5**	Results of surveys measuring customer satisfaction.	Ensuring Stability, pp. 17-20	
Marketing Communications	**G4-PR7**	Total number of incidents of noncompliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion and sponsorship by type of outcomes.	None at the corporate level.	

* Additional indicators not related to material GRI G4 Aspects.

SPECIFIC STANDARD DISCLOSURES: INDICATORS

Material Aspects	Indicator	Indicator Description	Indicator Cross-Reference or Answer	Omissions and Explanations
SOCIAL—PRODUCT RESPONSIBILITY (CONTINUED)				
Customer Privacy *	**G4-PR8**	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	See explanation.	The number of complaints received is confidential information. MetLife has a longstanding 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 privacy office, chief privacy officer and a global privacy policy, as well as 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 includes privacy professionals, lawyers and business associates 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.
Compliance	**G4-PR9**	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	2013 Form 10-K, pp. 342-343, 346	
Product Portfolio	**G4-FS7**	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Sustaining Commitment, pp. 30-31	
	G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Sustaining Commitment, pp. 30-31	
Active Ownership	**G4-FS10**	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	None.	
	G4-FS11	Percentage of assets subject to positive and negative environmental or social screening.	None.	

* Additional indicators not related to material GRI G4 Aspects.

Cautionary Statement on Forward-Looking Statements and Financial Information

These materials may contain or incorporate by reference forward-looking statements. Forward-looking statements give expectations or forecasts of future events and use words such as "anticipate," "estimate," "expect," "project" and other terms of similar meaning or that are tied to future periods. **Any or all forward-looking statements may turn out to be wrong, and actual results could differ materially from those expressed or implied in the forward-looking statements.** Predictions of future performance are inherently difficult and are subject to numerous risks and uncertainties, including those identified in the "Risk Factors" section of MetLife, Inc.'s filings with the U.S. Securities and Exchange Commission. The company does not undertake any obligation to publicly correct or update any forward-looking statement if it later becomes aware that such statement is not likely to be achieved. Additional discussion of forward-looking statements may be included elsewhere in these materials; if so, please refer to the section(s) of such materials for more information.

These materials may also contain or incorporate by reference measures that are not calculated based on accounting principles generally accepted in the United States of America, also known as GAAP. Additional discussion of non-GAAP financial information may be included in these materials, on the Investor Relations portion of MetLife's website (www.metlife.com), or elsewhere on that website; if so, please refer to the section(s) of such materials or the website for more information.

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 (the SEC). These factors include: (1) difficult conditions in the global capital markets; (2) increased volatility and disruption of the 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 financial and capital market risks, including as a result of the disruption in Europe; (4) impact of comprehensive financial services regulation reform on us, as a potential 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 that 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) potential liquidity and other risks resulting from our participation in a securities-lending program and other transactions; (9) investment losses and defaults, and changes to investment valuations; (10) changes in assumptions related to investment valuations, deferred policy acquisition costs, deferred sales inducements, value of business acquired or goodwill; (11) impairments of goodwill and realized losses or market value impairments to illiquid assets; (12) defaults on our mortgage loans; (13) the defaults or deteriorating credit of other financial institutions that could adversely affect us; (14) economic, political, legal, currency and other risks relating to our international operations, including with respect to fluctuations of exchange rates; (15) downgrades in our claims-paying ability, financial strength or credit ratings; (16) a deterioration in the experience of the "closed block" established in connection with the reorganization of Metropolitan Life Insurance Company; (17) availability and effectiveness of reinsurance or indemnification arrangements, as well as any default or failure of counterparties to perform; (18) differences between actual claims experience and underwriting and reserving assumptions; (19) ineffectiveness of risk management policies and procedures; (20) catastrophe losses; (21) increasing cost and limited market capacity for statutory life insurance reserve financings; (22) 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; (23) 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 the adjustment for nonperformance risk; (24) our ability to address difficulties, unforeseen liabilities, asset impairments, or rating agency actions arising from business acquisitions, including our acquisition of American Life Insurance Company and Delaware American Life Insurance Company, and integrating and managing the growth of such acquired businesses, or arising from dispositions of businesses or legal entity reorganizations; (25) the dilutive impact on our stockholders resulting from the settlement of our outstanding common equity units; (26) regulatory and other restrictions affecting MetLife, Inc.'s ability to pay dividends and repurchase common stock; (27) MetLife, Inc.'s primary reliance, as a holding company, on dividends from its subsidiaries to meet debt payment obligations and the applicable regulatory restrictions on the ability of the subsidiaries to pay such dividends; (28) the possibility that MetLife, Inc.'s Board of Directors may influence the outcome of stockholder votes through the voting provisions of the MetLife Policyholder Trust; (29) changes in accounting standards, practices and/or policies; (30) increased expenses relating to pension and postretirement benefit plans, as well as health care and other employee benefits; (31) inability to protect our intellectual property rights or claims of infringement of the intellectual property rights of others; (32) inability to attract and retain sales representatives; (33) provisions of laws and our incorporation documents may delay, deter or prevent takeovers and corporate combinations involving MetLife; (34) the effects of business disruption or economic contraction due to disasters such as terrorist attacks, cyberattacks, other hostilities, or natural catastrophes, including any related impact on the value of our investment portfolio, our disaster recovery systems, cyber- or other information security systems and management continuity planning; (35) the effectiveness of our programs and practices in avoiding giving our employees incentives to take excessive risks; and (36) other risks and uncertainties described from time to time in MetLife, Inc.'s filings with the SEC.

MetLife, Inc. does not undertake any obligation to publicly correct or update any forward-looking statement if MetLife, Inc. later becomes aware that such statement is not likely to be achieved. Please consult any further disclosures MetLife, Inc. makes on related subjects in reports to the SEC.

Explanatory Note on Non-GAAP Financial Information

Managed Assets (as defined below) is a financial measure based on methodologies other than Generally Accepted Accounting Principles (GAAP). MetLife utilizes Managed Assets to describe assets in its investment portfolio that are actively managed and reflected at estimated fair value. MetLife believes the use of Managed Assets enhances the understanding and comparability of its investment portfolio by excluding assets such as policy loans, other invested assets, mortgage loans held-for-sale, and mortgage loans held by consolidated securitization entities, as substantially all of those assets are not actively managed in MetLife's 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 the Company, 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 Managed Assets to Total Investments is set forth below. Additional information about each of MetLife's investments is available in MetLife, Inc.'s Quarterly Financial Supplement for the Quarter ended March 31, 2014, and MetLife, Inc.'s Quarterly Report on Form 10-Q for the Quarter ended March 31, 2014, each of which may be accessed through MetLife's Investor Relations Web page at http://investor.metlife.com. Each of the non-GAAP measures, such as Managed Assets, should not be viewed as substitutes for the most directly comparable GAAP measures.

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.

Reconciliation of Total Investments to Managed Assets

($ Billions)	December 31, 2013
Total Investments	**$488.8**
Plus Cash and Cash Equivalents	7.6
Plus Fair Value Adjustments	5.1
Less Mortgage Loans Held by Consolidated Securitization Entities	1.6
Less Policy Loans	11.8
Less Other Invested Assets	16.2
Less Mortgages Held-for-Sale	0.0
Less Trading Securities, at Estimated Fair Value	17.4
Managed Assets	**$454.5**

Contact Us

We invite your feedback on our corporate responsibility efforts. For more information please visit our Global Impact website: www.metlifeglobalimpact.com.

All information as of December 31, 2013, unless otherwise noted.

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