# GRI INDEX

Learn more about the Global Reporting Initiative

The Global Reporting Initiative (GRI) Sustainability Reporting Guidelines provide a globally recognized framework for companies to measure and communicate their environmental, economic, social and governance performance. We have prepared the MetLife 2014 Global Impact Progress Report in accordance with the Core GRI G4 Guidelines, including the GRI Financial Services Sector Disclosure.

In the Progress Report and Performance Tables, you'll find data corresponding to the 2014 calendar year. We have included information from across MetLife's global operations, except where noted.

The following GRI Index provides direct answers and/or the location of responses to GRI indicators that we addressed in the Progress Report. In the case of indicators for which there is no 2014 response listed in this index, the 2013 response refers to the MetLife 2013 Global Impact Report and represents the most recent data available.

We did not seek external assurance for the full 2014 Global Impact Progress Report. However, our 2014 and 2013 GHG figures for all scopes were assured by the data analytics firm Trucost.

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

# GENERAL STANDARD DISCLOSURES

| Indicators | Description | 2013 Response | 2014 Response |
|---|---|---|---|
| **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 | CEO letter, p. 1 |
| **ORGANIZATIONAL PROFILE** | | | |
| **G4-3** | Report the name of the organization. | MetLife, Inc. | See 2013 response |
| **G4-4** | Report the primary brands, products and services. | 2013 Report, Ensuring Stability, p. 6<br>2013 Form 10-K, pp. 4, 204–205 | About MetLife, p. 2<br>2014 Form 10-K, pp. 3, 5, 200–201 |
| **G4-5** | Report the location of the organization's headquarters. | 200 Park Avenue<br>New York, NY 10166 | See 2013 response |
| **G4-6** | Report the number of countries where the organization operates, and the names of countries where either the organization has significant operations or operations that are specifically relevant to the sustainability topics covered in the report. | 2013 Report, About MetLife, pp. 6, 8<br>2013 Form 10-K, pp. 4–5<br>Global Locations | 2014 Form 10-K,pp. 3<br>Global Locations |
| **G4-7** | Report the nature of ownership and legal form. | C corporation | See 2013 response |
| **G4-8** | Report the markets served. | 2013 Report, Ensuring Stability, p. 6<br>2013 Form 10-K, pp. 4–13 | 2014 Form 10-K, pp. 6–12 |
| **G4-9** | Report the scale of the organization. | 2013 Report, Ensuring Stability, pp. 5–6, 8<br>2013 Report, Performance Tables, pp. 44–45<br>2013 Form 10-K, pp. 32, 182, 184–186 | Performance Tables, pp. 1-2<br>2014 Form 10-K, pp. 32, 180, 182–184 |
| **G4-10** | Report workforce information. | 2013 Report, Ensuring Stability, pp. 5–8<br>2013 Report, Performance Tables, p. 45<br><br>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. | See 2013 response<br><br>Performance Tables, p. 2<br><br>Data on our temporary workforce is not available this year, as we recently discovered inconsistencies in the coding of some of our temporary employees. |
| **G4-11** | Report the percentage of total employees covered by collective-bargaining agreements. | 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. | See 2013 response |
| **G4-12** | Describe the organization's supply chain. | 2013 Report, Sustaining Commitment, p. 43 | See 2013 response<br><br>MetLife Global Procurement |
| **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 | 2014 Form 10-K, pp. 3, 206–207 |

# GENERAL STANDARD DISCLOSURES

| Indicators | Description | 2013 Response | 2014 Response |
|---|---|---|---|
| **ORGANIZATIONAL PROFILE (CONTINUED)** | | | |
| **G4-14** | Report whether and how the precautionary approach or principle is addressed by the organization. | 2013 Report, Ensuring Stability, pp. 12–13 | Managing Risk, Operating with Ethics and Integrity, p. 7 |
| **G4-15** | List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses. | None | See 2013 response |
| **G4-16** | List memberships in associations (such as industry associations) and national or international advocacy organizations in which the organization:<br>• Holds a position on the governance body<br>• Participates in projects or committees<br>• Provides substantive funding beyond routine membership dues<br>• Views membership as strategic | Some of the policy, research and trade associations that we engage with include:<br>• American Council of Life Insurers<br>• Brookings Institute<br>• Business Council for International Understanding<br>• Coalition of Service Industries<br>• Council on Foreign Relations<br>• Geneva Association<br>• Institute of International Finance<br>• Peterson Institute<br>Some of the environmental associations that we engage with include:<br>• United States Green Building Council<br>• United States Environmental Protection Agency<br>• United States Department of Energy<br>• Carbon Disclosure Project<br>• Sustainability Roundtable, Inc.<br>• CoreNet Global | See 2013 response |

# GENERAL STANDARD DISCLOSURES

| Indicators | Description | 2013 Response | 2014 Response |
|---|---|---|---|
| **IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES** | | | |
| **G4-17** | a. List all entities included in the organization's consolidated financial statements or equivalent documents.<br>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 | 2014 Form 10-K, p. 3 |
| **G4-18** | a. Explain the process for defining the report content and the Aspect Boundaries.<br>b. Explain how the organization has implemented the Reporting Principles for Defining Report Content. | 2013 Report, About this Report, p. 47<br><br>The potential impacts associated with our business activities stretch beyond our physical locations. Through our investments, products, sourcing, and hiring, we seek to be a positive presence across economies and geographies.<br>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. | See 2013 response |
| **G4-19** | List all the material Aspects identified in the process for defining report content. | 2013 Report, About this Report, p. 47<br><br>Active Ownership<br>Anti-competitive Behavior<br>Compliance<br>Economic Performance<br>Employment<br>Indirect Economic Impacts<br>Market Presence<br>Marketing Communications<br>Local Communities<br>Product and Service Labeling<br>Product Portfolio<br>Public Policy | See 2013 response |
| **G4-20** | For each material Aspect, report the Aspect Boundary within the organization. | 2013 Report, GRI Index: Aspects and Aspect Boundaries, pp. 53–54 | 2014 GRI Index: Aspects and Aspect Boundaries, pp. 12–13 |
| **G4-21** | For each material Aspect, report the Aspect Boundary outside the organization. | 2013 Report, GRI Index: Aspects and Aspect Boundaries, pp. 53–54<br><br>For each material Aspect with impacts outside the organization, impacts occur across all geographies of operation. | 2014 GRI Index: Aspects and Aspect Boundaries, pp. 12–13<br><br>For each material Aspect with Impacts outside the organization, impacts occur across all geographies of operation. |

# GENERAL STANDARD DISCLOSURES

| Indicators | Description | 2013 Response | 2014 Response |
|---|---|---|---|
| **IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES (CONTINUED)** | | | |
| **G4-22** | Report the effect of any restatements of information provided in previous reports and the reasons for such restatements. | None | Restatements were made to G4-EC6 and environmental indicators: G4-EN5, G4-EN17 and G4-EN18. For G4-EC6, the percentage of senior management at significant locations of operation was restated to correct an error in the 2013 Citizenship Report. For the environmental indicators, historic data points for 2011 to 2013 were changed in the 2014 Performance Table to reflect more accurate travel and square footage data. |
| **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. | No significant changes |
| **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. | See 2013 response |
| **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. | See 2013 response |

# GENERAL STANDARD DISCLOSURES

| Indicators | Description | 2013 Response | 2014 Response |
|---|---|---|---|
| **STAKEHOLDER ENGAGEMENT (CONTINUED)** | | | |
| **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. | 2013 Report, Ensuring Stability, pp. 7, 14<br>2013 Report, Generating Momentum, pp. 17–20, 23<br>2013 Report, Sustaining Commitment, pp. 33–36<br>2014 Proxy<br><br>**Investors:** Engagement via annual and required SEC filings, investor presentations, roadshow participation, and direct interaction.<br>**Customers:** Engagement via direct outreach and conversations (continual); customer satisfaction surveys, including Net Promoter Surveys; responses to RFPs.<br>**Employees:** Employee surveys annually, including our global organizational health survey; annual performance reviews; direct conversations with supervisors/managers.<br>**Governments:** Engagement on a continual basis at the international, national, regional, and local level; participation in industry associations on an annual membership basis.<br>**Communities:** Engagement via MetLife Foundation activities and employee volunteerism.<br>We did not undertake any specific stakeholder engagement in preparation for the development of this report. | See 2013 response<br><br>2015 Proxy |

# GENERAL STANDARD DISCLOSURES

| Indicators | Description | 2013 Response | 2014 Response |
|---|---|---|---|
| **STAKEHOLDER ENGAGEMENT (CONTINUED)** | | | |
| **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. | 2013 Report, Ensuring Stability, p. 7<br>2013 Report, Generating Momentum, pp. 17–20, 23<br>2014 Proxy<br><br>**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.<br>**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.<br>**Governments:** 2013 Report, Sharing Insights, pp. 14–15<br>**Communities:** 2013 Report, Enhancing Access, pp. 21–22; 2013 Report, Sustaining Commitment, pp. 29–36 | See 2013 response<br><br>2015 Proxy |
| **REPORT PROFILE** | | | |
| **G4-28** | Reporting period (such as fiscal or calendar year) for information provided. | 2013 Report, About this Report, p. 47 | January 1, 2013–December 31, 2014 |
| **G4-29** | Date of most recent previous report (if any). | 2013 Report, About this Report, p. 47<br><br>MetLife Foundation Report 2012<br>MetLife Corporate Citizenship Report 2011<br>MetLife Mexico Citizenship Report | MetLife most recently issued a 2013 Corporate Responsibility Report in September 2014. The MetLife Foundation also publishes an annual report on contributions.<br><br>MetLife Foundation Report 2013<br>MetLife Foundation Report 2014<br>2013 MetLife Corporate Responsibility Report |
| **G4-30** | Reporting cycle (such as annual, biennial). | 2013 Report, About this Report, p. 47 | Annual |
| **G4-31** | Provide the contact point for questions regarding the report or its contents. | 2013 Report, About this Report, p. 47 | We invite your comments, questions and feedback on this report. Please contact us at: globalimpact@metlife.com |

# GENERAL STANDARD DISCLOSURES

| Indicators | Description | 2013 Response | 2014 Response |
|---|---|---|---|
| **REPORT PROFILE (CONTINUED)** | | | |
| **G4-32** | Provide a GRI Content Index. | 2013 Report, About this Report, p. 47<br>2013 Report, GRI Index, pp. 48–60 | This report is prepared in Accordance with the Core GRI G4 Guidelines, including the GRI Financial Services Sector Disclosure. |
| **G4-33** | Report the organization's policy and current practice with regard to seeking external assurance for the report. | 2013 Report, About this Report, p. 47 | We did not seek external assurance for the full 2014 Global Impact Progress Report. However, our 2013 and 2014 GHG figures for all scopes were assured by the data analytics firm, Trucost. |
| **GOVERNANCE** | | | |
| **G4-34** | Report the governance structure of the organization, including committees of the highest governance body. | 2014 Proxy, pp. 12–18<br>Corporate Governance at MetLife<br>Governance and Corporate Responsibility Charter<br><br>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:<br>• Audit<br>• Compensation<br>• Governance and Corporate Responsibility<br><br>The Governance and Corporate Responsibility Committee oversees MetLife's Social Investment Program, diversity initiatives, and activities related to sustainability and environmental issues. | See 2013 response<br><br>2015 Proxy, pp. 13–17<br>Corporate Governance at MetLife<br>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. | 2013 Report, Ensuring Stability, pp. 7, 12–13<br><br>MetLife Purpose and Values<br><br>MetLife Financial management Code of Professional Conduct<br><br>MetLife Directors' Code of Business Conduct and Ethics<br><br>Corporate Conduct<br><br>Employee Code of Conduct | See 2013 response<br><br>Managing Risk, Operating with Ethics and Integrity, pp. 6–7 |

# SPECIFIC STANDARD DISCLOSURES: ASPECTS AND ASPECT BOUNDARIES

| Material Aspects | DMA Cross-Reference | Material Within the Organization or External? | Relevant External Entities |
|---|---|---|---|
| **ECONOMIC** | | | |
| **Economic Performance** | 2013 Report, About MetLife, p. 5<br>2013 Report, Stability, p. 11<br>2013 Report, Financial Inclusion, pp. 33–36<br>2014 Form 10-K pp.71–75<br>MetLife Foundation Report 2014 | Both | Communities<br>Competitors<br>Customers<br>Investors<br>Regulators<br>Reinsurers<br>Suppliers<br>Sales partners |
| **Market Presence** | 2013 Report, About MetLife, p. 8<br>2013 Report, Stability, p. 10<br>2013 Report, Generating Momentum, pp. 21–22<br>2013 Report, Financial Inclusion, pp. 30–31, 36 | Both | Communities<br>Competitors<br>Customers<br>Investors<br>Regulators<br>Reinsurers<br>Sales partners |
| **Indirect Economic Impacts** | 2013 Report, Stability, pp. 10–11<br>2013 Report, Sharing Insights, p. 15<br>2013 Report, Enhancing Access, pp. 21–22<br>2013 Report, Financial Inclusion, pp. 30–36 | Both | Communities<br>Customers |
| **Procurement Practices** | 2013 Report, Generating Momentum, p. 28<br>2013 Report, Sustaining Commitment, p. 43 | Both | Communities<br>Suppliers |
| **SOCIAL—LABOR PRACTICES AND DECENT WORK** | | | |
| **Employment** | 2013 Report, Great Place to Work, pp. 23–25<br>MetLife Careers website | Within Organization | N/A |
| **Diversity and Equal Opportunity** | 2013 Report, Diversity and Inclusion, pp. 26–28<br>Diversity and Inclusion website | Within Organization | N/A |
| **SOCIAL—SOCIETY** | | | |
| **Local Communities** | 2013 Report, Enhancing Access, pp. 21–22<br>2013 Report, Financial Inclusion, pp. 31, 36 | Both | Communities |
| **Public Policy** | 2013 Report, Sharing Insights, pp. 14–15 | Both | Customers<br>Investors<br>Regulators |
| **Anti-Competitive Behavior** | 2013 Report, Managing Risk, pp. 12–13<br>Code of Conduct, p.30 | Both | Competitors<br>Customers<br>Investors<br>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** | 2013 Report, Customer Centricity, pp. 17–20 | Both | Customers<br>Investors<br>Regulators<br>Sales partners |
| **Marketing Communications** | 2013 Report, Customer Centricity, pp. 17–20 | Both | Customers<br>Regulators<br>Sales partners |
| **Compliance** | 2013 Report, Customer Centricity, pp. 14–15<br>2014 Form 10-K, pp. 332–333, 335 | Both | Customers<br>Investors<br>Regulators<br>Sales partners |
| **Product Portfolio** | 2013 Report, Ensuring Stability, pp. 9–11<br>2013 Report, Sustaining Commitment, pp. 29–31<br>MetLife Investments | Both | Customers<br>Investors<br>Regulators |
| **Active Ownership** | 2013 Report, Ensuring Stability, p. 11<br>2013 Report, Sustaining Commitment, pp. 30–32<br>MetLife Investments | Both | Communities<br>Customers<br>Investors<br>Regulators |

# SPECIFIC STANDARD DISCLOSURES: INDICATORS

| Material Aspects | Indicator | Indicator Description | 2013 Response | 2014 Response |
|---|---|---|---|---|
| **ECONOMIC** | | | | |
| **Economic Performance** | G4-EC1 | Direct economic value generated and distributed. | 2013 Report, Ensuring Stability, pp. 6, 11<br>2013 Report, Sustaining Commitment, p. 33<br>2013 Report, Performance Tables, p. 45<br><br>2013 Form 10-K, pp. 181–338<br>MetLife Foundation Report 2013, pp.8–12 | Creating Value, Driving Growth, pp. 4–5<br>2014 Form 10-K, pp. 179–328<br>MetLife Foundation Report 2014, pp. 19–24 |
| **Market Presence** | G4-EC6 | Proportion of senior management hired from the local community at significant locations of operation. | 97%* 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 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.<br>*Percent is restated to correct an error in the 2013 report. | 97% 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 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. | 2013 Report, Ensuring Stability, p. 11<br>2013 Report, Generating Momentum, pp. 18, 21–22<br>2013 Report, Sustaining Commitment, pp. 30–34, 36 | Creating Value, Driving Growth, pp. 4–5<br>Focusing on Our Customers, p. 9 |
| | G4-EC8 | Significant indirect economic impacts, including the extent of impacts. | 2013 Report, Generating Momentum, pp. 27–28<br>2013 Report, Sustaining Commitment, pp. 32, 36 | Making a Difference, pp. 13–16 |
| **Procurement Practices** | G4-EC9 | Proportion of spending on local suppliers at significant locations of operation. | 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. | 98.9% 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. | 2013 Report, Performance Tables, p. 46<br><br>There was no energy consumption from heating, cooling or steam. MetLife does not sell any energy. | See 2013 response<br><br>Performance Tables, p. 3 |
| | G4-EN5 | Energy intensity. | 2013 Report, Performance Tables, p. 46 | Performance Tables, p. 3 |
| | G4-EN6 | Reduction of energy consumption. | 2013 Report, Sustaining Commitment, p. 38 | Protecting the Environment, pp. 17–18 |

* Additional indicators not related to material GRI G4 Aspects

# SPECIFIC STANDARD DISCLOSURES: INDICATORS

| Material Aspects | Indicator | Indicator Description | 2013 Response | 2014 Response |
|---|---|---|---|---|
| **ENVIRONMENTAL** (CONTINUED) | | | | |
| **Emissions** * | **G4-EN15** | Direct greenhouse gas emissions (scope 1). | 2013 Report, Performance Tables, p. 46<br><br>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. | See 2013 response<br><br>Performance Tables, p. 3 |
| | **G4-EN16** | Energy indirect greenhouse gas emissions (scope 2). | 2013 Report, Performance Tables, p. 46<br><br>See emissions calculation methodology note in G4-EN15, above. | See 2013 response<br><br>Performance Tables, p. 3 |
| | **G4-EN17** | Other indirect greenhouse gas emissions (scope 3). | 2013 Report, Performance Tables, p. 46<br><br>See emissions calculation methodology note in G4-EN15, above. | See 2013 response<br><br>Performance Tables, p. 3 |
| | **G4-EN18** | Greenhouse gas emissions intensity. | 2013 Report, Performance Tables, p. 46 | Performance Tables, p. 3 |
| | **G4-EN19** | Reduction of greenhouse gas emissions. | 2013 Report, Sustaining Commitment, pp. 38, 40 | Protecting the Environment, pp. 17–18 |

* Additional indicators not related to material GRI G4 Aspects

# SPECIFIC STANDARD DISCLOSURES: INDICATORS

| Material Aspects | Indicator | Indicator Description | 2013 Response | 2014 Response |
|---|---|---|---|---|
| **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. | 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:<br>• Medical coverage<br>• Dental coverage<br>• Short-term and long-term disability coverage<br>• Company-paid life insurance<br>• 401(k) savings and investment plan<br>• 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<br>• Cash balance defined benefit retirement plan<br>• Healthcare and Dependent Care Flexible Spending Accounts<br>• Opportunity to earn Working On Well-ness dividend credited toward employee contributions for medical coverage<br>• Optional employee-paid life insurance<br>• Legal Services Plan<br>• Critical Illness Insurance | See 2013 response<br><br>MetLife Careers website, Benefits section |
| **Training and Education** * | **G4-LA9** | Average hours of training per year per employee by gender, and by employee category. | 2013 Report, Performance Tables, p. 45 | Performance Tables, p. 2 |
| | **G4-LA10** | Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings. | 2013 Report, Generating Momentum, p. 25 | Working at MetLife, pp. 10–11<br>MetLife Careers website, Development section |
| | **G4-LA11** | Percentage of employees receiving regular performance and career development reviews, by gender and by employee category. | 2013 Report, Performance Tables, p. 45 | Performance Tables, p. 2<br>MetLife Careers website, Performance section |

* Additional indicators not related to material GRI G4 Aspects

# SPECIFIC STANDARD DISCLOSURES: INDICATORS

| Material Aspects | Indicator | Indicator Description | 2013 Response | 2014 Response |
|---|---|---|---|---|
| **SOCIAL—LABOR PRACTICES AND DECENT WORK (CONTINUED)** | | | | |
| **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. | 2013 Report, Performance Tables, p. 45 | Performance Tables, p. 2 |
| **SOCIAL—HUMAN RIGHTS** | | | | |
| **Non-discrimination** * | **G4-HR3** | Total number of incidents of discrimination and corrective actions taken. | 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. | See 2013 response |
| **SOCIAL—SOCIETY** | | | | |
| **Local Communities** | **G4-SO1** | Percentage of operations with implemented local community engagement, impact assessments and development programs. | This indicator is not applicable to MetLife. | See 2013 response |
| | **G4-FS13** | Access points in low-populated or economically disadvantaged areas by type. | 2013 Report, Generating Momentum, pp. 21–22 | See 2013 response<br><br>Focusing on Our Customers, p. 9 |
| | **G4-FS14** | Initiatives to improve access to financial services for disadvantaged people. | 2013 Report, Generating Momentum, pp. 21–22<br><br>MetLife strives to make our products and services easy to use by those with disabilities. Our website is coded to best practices of the WC3 standards and is 508 compliant. This makes our website much more accessible to those who are deaf or blind, and to those with limited fine-motor control.<br><br>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. | MetLife strives to improve access to our products and services for disadvantaged people. In several countries around the world we work with partners from other industries, to reach wider segments of the population. For example, in Colombia and Brazil we work with utility companies, selling Personal Accident policies door-to-door and through the phone for premiums as low as $2.50 per month. In Egypt and Chile we work with the leading mobile operators, selling Personal Accident and Assistance services to their customer base via phone for around $5 per month. In those countries, customers typically have no access to insurance services through the traditional distribution channels (such as agencies and banks): they may not have a credit card or a bank account, but they do have a mobile phone. By reaching them via the phone to sell insurance and providing alternative methods to collect the insurance premium, we can offer them the protection they need. |

* Additional indicators not related to material GRI G4 Aspects

# SPECIFIC STANDARD DISCLOSURES: INDICATORS

| Material Aspects | Indicator | Indicator Description | 2013 Response | 2014 Response |
|---|---|---|---|---|
| **SOCIAL—SOCIETY (CONTINUED)** | | | | |
| **Anti-corruption** * | **G4-SO3** | Total number and percentage of operations assessed for risks related to corruption and the significant risks identified. | 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. | See 2013 response |
| | **G4-SO4** | Communication and training on anti-corruption policies and procedures. | 2013 Report, Ensuring Stability, pp. 12–13<br><br>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. | See 2013 response<br><br>Managing Risk, Operating with Ethics and Integrity, p. 7<br><br>In 2014, MetLife launched a mandatory anti-corruption e-learning course to all employees globally. The course addressed bribery and corruption risks and explained the key requirements of MetLife's Global Anti-Corruption Policy. |
| **Public Policy** | **G4-SO6** | Total value of political contributions by country and recipient/beneficiary. | 2013 Report, Ensuring Stability, p. 15<br><br>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. | 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 2014.<br><br>2014 Political Activities Report |
| **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 | None at the corporate level |

* Additional indicators not related to material GRI G4 Aspects.

# SPECIFIC STANDARD DISCLOSURES: INDICATORS

| Material Aspects | Indicator | Indicator Description | 2013 Response | 2014 Response |
|---|---|---|---|---|
| **SOCIAL—PRODUCT RESPONSIBILITY** | | | | |
| **Product and Service Labeling** | **G4-PR5** | Results of surveys measuring customer satisfaction. | 2013 Report, Our Focus on Customer Centricity, pp. 17–20 | See 2013 response<br><br>Focusing on Our Customers, p. 8<br><br>MetLife reported on its SatMatrix Net Promoter Score (NPS) in the 2013 Global Impact report. This score is an external measure that focuses on the U.S. consumer life insurance business. MetLife's score in 2014 was 20, compared to -6 in 2011. Going forward, MetLife will be developing additional tools to measure customer satisfaction in addition to the Transactional NPS measured currently (competitive and relationship NPS). |
| **Marketing Communications** | **G4-PR7** | Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes. | None at the corporate level | None at the corporate level |

# SPECIFIC STANDARD DISCLOSURES: INDICATORS

| Material Aspects | Indicator | Indicator Description | 2013 Response | 2014 Response |
|---|---|---|---|---|
| **SOCIAL—PRODUCT RESPONSIBILITY (CONTINUED)** | | | | |
| **Customer Privacy** * | **G4-PR8** | Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data. | 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.<br><br>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 which 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. | See 2013 response |
| **Compliance** | **G4-PR9** | Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services. | We consider 'significant' fines as those listed in our 10-K.<br><br>2013 Form 10-K, pp. 342–343, 346 | We consider 'significant' fines as those listed in our 10-K.<br><br>2014 Form 10-K, pp. 332–334, 336 |

* Additional indicators not related to material GRI G4 Aspects

# SPECIFIC STANDARD DISCLOSURES: INDICATORS

| Material Aspects | Indicator | Indicator Description | 2013 Response | 2014 Response |
|---|---|---|---|---|
| **SOCIAL—PRODUCT RESPONSIBILITY (CONTINUED)** | | | | |
| **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. | 2013 Report, Sustaining Commitment, pp. 30–31 | Creating Value, Driving Growth, p. 5<br><br>In 2014 MetLife:<br>• $10 million committed to the $50 million Essential Capital Consortium to lend to socially motivated businesses in microfinance, health, and energy serving low-income people in emerging markets globally.<br>• Closed a $5 million loan to Durham-based Self-Help Venture Fund. Self-Help used the proceeds to make investments in its credit unions that expand good financial services for low-income households.<br>• Increased our commitment by $10 million to a $15 million total supporting financial inclusion in Asia and Africa. The $400 million LeapFrog Financial Inclusion Equity Fund II benefits low-income consumers by funding companies to provide insurance, savings, and investment products.<br>• Continued toward our goal of providing $40 million in financing for veterans' supportive housing through a fund managed by National Equity Fund. The 2014 commitment was $11.5 million to finance Victory Place Phase IV in Phoenix, Arizona.<br><br>MetLife Social Investment Programs |
| | **G4-FS8** | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose. | 2013 Report, Sustaining Commitment, pp. 30–31 | Since 2003, MetLife has invested $2.9 billion in renewable energy projects.<br><br>MetLife Real Estate Investments has equity stakes in 46 LEED-certified properties. |
| **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 | None |
| | **G4-FS11** | Percentage of assets subject to positive and negative environmental or social screening. | None | None |