Creating Value, Investing for the Future
• Municipal bond investments of $15.9 billion support infrastructure, education, community health and affordable housing initiatives.
• Green investments of $9.7 billion include ownership stakes in 37 wind and solar farms, equity stakes in 48 LEED-certified properties and $3 billion in renewable energy projects.
• Infrastructure investments of $7.8 billion provide essential services, such as airports, roads, ports, pipelines, transmission lines and power.
• Community and affordable housing investments of $1.6 billion provide significant and tangible benefit to projects involving affordable housing, community facilities and other transactions that serve low-income people and communities.

Operating with Ethics and Integrity
• Expanded risk committees, risk reporting and stress testing processes.
• Launched Global Ethics Assessment, part of our commitment to ensuring an ethical culture.

Focusing on Customers
• Exceeded goals in our U.S. call centers for first-call resolution, customer satisfaction and Transactional Net Promoter Score—achieving historic highs for MetLife.
• Invested up to $300 million in technology and operations to modernize our foundation and develop advanced capabilities, focusing on delivering a differentiated customer experience.
• Launched MyDirect, the first fully digital auto insurance experience, making it easier for customers to secure coverage and manage their policies.
• Strengthened our MAXIS Global Benefits Network relationship with AXA under a joint venture to offer benefits solutions to customers in more than 110 countries.

Creating a Great Place to Work
• 40,000 employees participated in the Organizational Health survey—showing significant improvement against priority areas.
• Launched “Wellness for Life”—MetLife’s first global wellness program.
• Established Global Grading Framework, making it easier for employees to seek out career growth opportunities and manage talent.
• Implemented Inclusion Index to measure diversity and inclusion integration in the company’s culture.
• Conducted business with 700+ diverse business partners, representing 10.2% of our supplier spend.

Protecting the Environment
• First U.S.-based insurer to commit to carbon neutrality. Established global environmental goals. Committed to reducing energy usage and greenhouse gas emissions by 10% by 2020.
• Recognized by EPA with Climate Leadership Award for Excellence—Greenhouse Gas Management—Goal Setting.

MetLife Foundation: Making a Difference
• $49 million in total giving by MetLife and MetLife Foundation, which includes financial inclusion, health and medical research, disaster relief, arts and culture and associate involvement.
• More than 72,000 hours of employee volunteer efforts, including LifeChanger, a volunteer and mentoring program with over 600 volunteers across 12 countries.
• More than $100 million in grants to financial inclusion—halfway to our five-year commitment of $200 million by 2017.
Message from the Chairman, President and CEO

We made important progress in 2015 in building a stronger MetLife that delivers even greater value for all of its stakeholders. In our business operations, we launched the next phase of our corporate strategy, called Accelerating Value. Implementing this strategy requires us to look at every part of our business through three lenses: customers, competitors and cash. This helps us direct capital to businesses where we can deliver a truly differentiated customer value proposition and have a clear competitive advantage. It will also help us increase sustainable cash generation for our shareholders.

Based on these reviews and our assessment of the overall regulatory environment, we decided earlier this year to separate a substantial portion of our U.S. Retail business segment and sell our U.S. Retail advisor force to MassMutual. We believe these actions will bring significant benefits to MetLife as we move forward.

Against this backdrop of business optimization and realignment, we also took important steps to fulfill our responsibility as a good corporate citizen and produce positive global impacts:

**Protecting the Environment:** We pledged to achieve the ambitious goal of carbon neutrality from our business operations by the end of 2016. We also pledged to meet several other new environmental goals by 2020. The U.S. Environmental Protection Agency recognized the importance of our commitment by presenting us with a Climate Leadership Award for excellence in Greenhouse Gas Management—Goal Setting.

At the same time, we grew our total portfolio of green investments to $9.7 billion as we made new commitments to renewable energy projects and energy-efficient buildings.

**Building Strong Communities:** We advanced our commitment to helping underserved people around the world connect to financial knowledge and services with an additional $30 million in Financial Inclusion grants provided by the MetLife Foundation.

MetLife employees gave more than 72,000 hours of their time to support volunteer efforts around the world. They built homes with Habitat for Humanity, playgrounds with KaBOOM! and mentored young adults on work-readiness and financial literacy with LifeChanger.

Our investment in community and affordable housing projects reached $1.6 billion and our investment in infrastructure projects totaled $7.8 billion.

**Creating a Great Place to Work:** We developed a new Inclusion Index to measure how well we are integrating diversity and inclusion into our culture. To help our employees plan their careers and identify opportunities for advancement, we also established a new Global Grading Framework that standardizes jobs across markets.

We were also proud to be named to the “100 Best Corporate Citizens List” by Corporate Responsibility magazine for the first time. The ranking is based on a company’s performance across seven areas: climate change, employee relations, environmental, financial, governance, human rights and philanthropy, and community support.

MetLife is proud to continually set more ambitious goals not just for our financial performance, but for our environmental, social and governance performance as well. This is how we will build a more sustainable future for all of our stakeholders.

Steven A. Kandarian
Chairman of the Board, President and Chief Executive Officer
MetLife, Inc.
Our Global Impact Goals

In 2015, MetLife set goals that relate to interactions with employees, customers, suppliers, communities and the environment. We intend to report on progress toward these goals as part of our commitment to making a global impact.

MetLife Foundation Goals

• Commit $200 million over five years (from 2013 baseline) to ensure that more people across the globe have access to the quality financial services they need to build better lives.

Supplier Diversity Goals

• Achieve 10 percent growth with diverse suppliers year over year through 2020.
• Strive to attain 100 percent of all sourcing initiatives to include a diverse supplier.
• Implement a diverse supplier mentorship program to achieve 15 percent program growth by 2020.

Environment Goals

• Become carbon neutral in 2016.
• By 2020, reduce energy consumption across the company’s global footprint by 10 percent (from a 2012 baseline).
• By 2020, reduce location-based carbon emissions by 10 percent (from a 2012 baseline).
• By 2020, require 100 of MetLife’s top suppliers to disclose their GHG emissions and emission reduction activities.

Customer Goals

• Demonstrate gains in customer loyalty through continuous improvements in Net Promoter Score and customer retention.

Employee Goals

• Create a unified culture of health throughout the enterprise, with wellness programming in every country.
• Ensure all MetLife associates are thinking about their health and have access to plans and programs that are locally relevant and impactful.
• Ensure a culture of inclusion, where all employees are actively involved in and able to participate in Diversity Business Resource Networks (DBRNs).

Risk Management and Ethics Goals

• Ensure a strong risk culture by encouraging all associates to complete Three Lines of Defense risk management training.
• Manage risks within our approved risk appetite statements.

Alignment with the Sustainable Development Goals

MetLife contributes to the Sustainable Development Goals through our business operations and global initiatives. Throughout this report, we indicate how our Global Impact activities directly support the Sustainable Development Goals.

“The global goals

For Sustainable Development

1. NO POVERTY
2. ZERO HUNGER
3. GOOD HEALTH AND WELL-BEING
4. QUALITY EDUCATION
5. GENDER EQUALITY
6. CLEAN WATER AND SANITATION
7. AFFORDABLE AND CLEAN ENERGY
8. DECENT WORK AND ECONOMIC GROWTH
9. INDUSTRY, INNOVATION AND INFRASTRUCTURE
10. REDUCED INEQUALITIES
11. SUSTAINABLE CITIES AND COMMUNITIES
12. RESPONSIBLE CONSUMPTION AND PRODUCTION
13. CLIMATE ACTION
14. LIFE BELOW WATER
15. LIFE ON LAND
16. PEACE AND JUSTICE, STRONG INSTITUTIONS
17. PARTNERSHIPS FOR THE GOALS

“At the United Nations Sustainable Development Summit on September 25, 2015, world leaders adopted the 2030 Agenda for Sustainable Development, which includes a set of 17 Sustainable Development Goals (SDGs) to end poverty, fight inequality and injustice, and tackle climate change by 2030.”

—United Nations Development Programme
Creating Value, Investing for the Future

Our ability to carefully match assets to product liabilities that can extend 30 years or more into the future enables us to deliver on promises made to millions of customers by MetLife companies around the world.

Our more than 800 investment professionals around the globe give MetLife Investments depth and breadth across many asset sectors and markets. We focus on the value of each asset and on the relative value of asset classes to determine which offer the most attractive returns within given risk constraints. Above all, we’re focused on looking ahead and positioning MetLife’s global portfolio for the future while striving to take advantage of today’s opportunities.

Key Highlights:

- Municipal bond investments of $15.9 billion support infrastructure, education, community health and affordable housing initiatives.
- Green investments of $9.7 billion include ownership stakes in 37 wind and solar farms, equity stakes in 48 LEED-certified properties and $3 billion in renewable energy projects.
- Infrastructure investments of $7.8 billion provide essential services, such as airports, roads, ports, pipelines, transmission lines and power.
- Community and affordable housing investments of $1.6 billion provide significant and tangible benefit to projects involving affordable housing, community facilities and other transactions that serve low-income people and communities.
Addressing Environmental, Social and Governance (ESG) Risks and Opportunities

For nearly 150 years, MetLife has been a stable, well-respected provider of financial services products that represent long-term promises to our clients and customers. We help our customers meet their financial needs so that they can live fuller, more secure lives. MetLife’s presence in communities around the world runs deep, allowing us to positively impact millions of individuals. Through investments, job creation, benefit payouts, tax payments and other direct and indirect economic activities, MetLife enables local economies to grow, to prosper and to thrive.

Our ability to deliver on policies many years into the future requires that we seek out stable, secure and diverse investments. With this in mind, we invest in assets offering competitive, risk-adjusted returns that help ensure we can honor our financial commitments. In selecting and monitoring these investments, assessing risk is an integral part of our due diligence process. We utilize a vigorous risk management discipline across our investment portfolio and carefully assess the risks and benefits presented by each investment, including relevant environmental, social, economic and governance risk.

MetLife’s Diversified Global Portfolio

$465.6 Billion of Managed Assets*

MetLife’s investment portfolio includes securities and privately originated assets. Asset allocations reflect our mix of liabilities in MetLife’s global businesses. Our assets shift over time based on relative value and our view of the economy and financial markets. We maintain our focus on appropriate levels of diversification and asset quality.

Some Examples:

- Corporate and Foreign Government Bond Portfolio: $223.9 billion, representing 48.1% of managed assets*
- Structured Finance Portfolio: $65.8 billion, representing 14.1% of managed assets*
- Real Estate and Agricultural Investments: $81.7 billion, representing 17.5% of managed assets*

Investing for Impact

We define Impact Investments as those that generate social and/or environmental benefits while also providing economic returns.

Green Investments

MetLife is committed to sound environmental stewardship, demonstrated by consistent investment in green building and renewable energy opportunities.

Investing in Infrastructure

MetLife’s infrastructure debt portfolio includes assets that provide essential services, such as airports, ports, roads, pipelines, transmission lines and power generation, including renewable energy investments in utility-scale solar and wind power plants. MetLife’s investments in renewable energy support the construction and long-term operation of power plants that offset carbon and greenhouse gas emissions, while helping to meet renewable energy targets set by local governments.

For example, in 2015, MetLife partnered with General Electric Co. to invest in an Illinois wind farm to power Microsoft Corp.’s data center in Chicago. MetLife believes wind power investments provide steady, long-term returns at a reasonable level of risk. Additionally, these investments make a meaningful contribution toward limiting carbon and greenhouse gases.

Municipal Bonds

MetLife invests in municipal bonds that support infrastructure, education, community health and affordable housing. MetLife has invested in municipal bonds since 1996. As of December 31, 2015, MetLife has investments in 425 different municipal entities in 47 states and Washington D.C. Over the past 10 years, MetLife’s investment in municipal bonds has increased more than 300 percent.

MetLife Investment Management

In addition to Impact Investments sourced for our general account portfolio, MetLife Investment Management also sources Impact Investments for its institutional investment management clients. Through December 31, 2015, MetLife has sourced almost $6.0 billion in green building and renewable energy opportunities for its clients.

Investing in Green Buildings

For MetLife’s investments in the real estate sector, energy efficiency and sustainability are integral considerations. MetLife recognizes the impact that buildings have on people, communities and the environment. Issues such as global climate change and resource limitations, coupled with stricter regulations and tenant demands, also have a significant impact on investment decisions and financial performance.

In response, MetLife created an Energy and Sustainability Challenge for MetLife’s real estate equity portfolio. This challenge aims to increase sustainability and allows properties in our portfolio to share ideas and compete against one another in energy reduction, waste diversion and water conservation, among other metrics.
Opening Doors to Home Ownership

MetLife is participating in a $40 million financing partnership with ROC USA Capital and National Cooperative Bank to structure a groundbreaking mortgage product to finance resident-owned manufactured home communities (ROCs) at scale. MetLife has pledged $15 million over two years to finance ROCs in 20 states.

This partnership supports the development of a robust national market to finance the acquisition, long-term ownership, operation and improvement of manufactured home communities by lower-income individuals.

“MetLife is committing to purchase $15 million of mortgages nationally, allowing ROC USA to increase the scale of its activity and work wherever the strongest opportunities are found. This investment will enable 1,000 low- and moderate-income homeowners to secure their futures by buying the land beneath their homes and operate the manufactured home communities in which they live.”

—Michael Sloss, Managing Director, ROC (Resident Owned Communities) USA Capital, on MetLife’s commitment

**METLIFE IMPACT INVESTMENTS ($ MILLIONS)**

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2015 Fair Value</th>
<th>2015 Investments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Municipal Bonds</td>
<td>$15,854</td>
<td>$1,840</td>
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<tr>
<td>Green Investments</td>
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<td>969</td>
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<td>Infrastructure</td>
<td>7,780</td>
<td>1,679</td>
</tr>
<tr>
<td>Community and Affordable Housing Investments</td>
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<td>446</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$34,966</strong></td>
<td><strong>$4,934</strong></td>
</tr>
</tbody>
</table>

*See Key Highlights.

MetLife undertakes community and affordable housing investments to bring significant, tangible benefit to communities. Our highest priorities within this category are financial inclusion investments that support underserved families in accessing financial tools to manage life’s risks and seize opportunities. Our community investments also include affordable housing, community facilities, and other transactions that serve low-income people and communities.

**SUSTAINABLE DEVELOPMENT GOAL 11**

MAKE CITIES AND HUMAN SETTLEMENTS INCLUSIVE, SAFE, RESILIENT AND SUSTAINABLE.

MetLife’s investments in community and affordable housing support SDG Target 11.1: ensuring access to safe and affordable housing.

**Community and Affordable Housing**

MetLife undertakes community and affordable housing investments to bring significant, tangible benefit to communities. Our highest priorities within this category are financial inclusion investments that support underserved families in accessing financial tools to manage life’s risks and seize opportunities. Our community investments also include affordable housing, community facilities, and other transactions that serve low-income people and communities.

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**Highlights of 2015 MetLife Community and Affordable Housing Investment**

We made commitments to support better lives through affordable housing, community facilities, clean technologies, small business lending and other ventures in 2015.

- **$26M equity commitment** to finance the new construction of CityCenter Apartments in Lynnwood, Washington state, to provide 347 affordable rental units located near a planned light-rail station.
- **$5M investment in Vital Healthcare**, a new community development financial institution supporting primary healthcare delivery and jobs in low-income areas.
- **$5M investment in Vital Healthcare**, a new community development financial institution supporting primary healthcare delivery and jobs in low-income areas.
- **$5M commitment to Bridges Ventures U.S. Sustainable Growth Fund**, which will make equity investments in growth businesses in health, education, and sustainable living that support the economic growth and environmental sustainability of low-income communities.
- **$5M loan to Living Cities Blended Catalyst Fund**, which invests in innovative work that includes building income and wealth for low-income people and communities.
MetLife’s culture of ethics, integrity and risk management is woven into the fabric of the organization—which means employees at all levels and in all departments take responsibility. We continuously evaluate and refine our ethics and risk management practices to ensure they align with our company strategy. This approach allows our customers to trust us to take on risk so they don’t have to.

WE ADHERE TO THE HIGHEST STANDARDS OF ETHICAL CONDUCT AND ACT AS A TRUSTWORTHY PARTNER FOR OUR CUSTOMERS AND THE COMMUNITIES WE SERVE.

Key Highlights:
• Expanded risk committees, risk reporting and stress testing processes.
• Launched Global Ethics Assessment, part of our commitment to ensuring an ethical culture.
Our Culture of Risk Management and Ethics

We clearly define and deeply embed a rigorous culture of risk management across our operations. We expect all employees to meet the highest standards of business conduct and to fully comply with applicable laws, regulations and company policies. The company’s risk management framework provides for sound risk-taking within a strong governance framework, including multiple Board and senior management committees. The framework also includes a robust risk appetite framework, risk policies and limits for all material risks, along with comprehensive reporting to senior management, risk committees and the Board of Directors.

Our expectations for appropriate business conduct and ethical decision-making are clearly defined in MetLife’s Code of Conduct. The Code is a succinct guide for every MetLife employee, officer and board member. It reflects our core values and provides clear guidelines for holding ourselves to the highest standards of ethical behavior. Each year, employees are required to affirm their commitment to and compliance with the code.

Improving Enterprise Risk Management Tools

We made a series of improvements to our risk management framework in 2015. In addition to the Enterprise Risk Appetite Statement, MetLife implemented risk appetite statements for each of our key regions (Americas, Asia and EMEA). Furthermore, the company expanded its risk committees and risk reporting at the regional and country levels to meet best practices and increasing regulatory expectations in several countries and regions. MetLife also expanded stress testing processes to include multiple capital lenses, including GAAP, Statutory and Economic Capital.

Three Lines of Defense Model

MetLife’s risk management practices enable us to deliver on the promises we make to our customers, employees and other stakeholders.

In 2015, we rolled out a new Three Lines of Defense required training course for all employees. Employees accessed an interactive module to understand the various lines of defense, including their specific role for helping to manage risk at MetLife. To date, 98 percent of employees have successfully completed the course.

1st LINE OF DEFENSE

Business Leadership

Lines of Business, Corporate Functions

Primary Responsibility & Accountability; Identifies, assesses and mitigates risk.

2nd LINE OF DEFENSE

Senior MetLife Management

Risk Management, Corporate Ethics and Compliance and IT Risk and Security

Oversight & Advisory; Advises business, monitors the aggregate risks and controls the first line.

3rd LINE OF DEFENSE

Governance

Enterprise Internal Audit

Independent Assurance; Provides independent and objective opinion

SUSTAINABLE DEVELOPMENT GOAL 16

PROMOTE PEACEFUL AND INCLUSIVE SOCIETIES FOR SUSTAINABLE DEVELOPMENT, PROVIDE ACCESS TO JUSTICE FOR ALL AND BUILD EFFECTIVE, ACCOUNTABLE AND INCLUSIVE INSTITUTIONS AT ALL LEVELS.

MetLife’s programs to maintain our ethical culture support SDG Target 16.6: developing accountable and transparent institutions.

2015 Global Ethics Assessment

MetLife is committed to creating and maintaining an ethical culture. In support of this commitment, in 2015 MetLife conducted a Global Ethics Assessment. We are now developing an action plan to address the results of the assessment. We aim to implement this plan across our global operations in 2016. In late 2017, we will distribute a follow-up survey to measure the effectiveness of these actions.

| 40+ countries of operation represented in findings | 59% of employees completed the survey | 1,500+ comments received |

| 89% of employees find the Code of Conduct and Training relevant and useful to their work | 32% above the average score for other financial services companies on global ethics assessment* |

* MetLife’s performance was benchmarked against a representative sample of financial services companies.

The first line of defense is our front line, which uses identification, monitoring, management and other tools to identify, assess and mitigate risk. The second line is our middle office, such as risk management, compliance, and IT Risk and Security. These functions serve a risk oversight and advisory role. The final line of defense is our internal audit function.
Shaping Policy with Integrity

We manage our operations with 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 improve our ability to offer customers the products and services they need.

We are active in a variety of trade associations, business coalitions and think tanks throughout the more than 40 countries in which we operate. We serve in a leadership role in many of these organizations. This allows us to share our sector’s experience and expertise with policymakers and advocate for our customers by ensuring a level playing field across the industry.

Global Anti-Money-Laundering Training

In September 2015, MetLife launched a mandatory anti-money-laundering e-learning course for all employees. The training, which addressed how to identify and prevent money laundering, was available in 24 languages, customized for each operation and included links to local AML policies and procedures.

Over 23,000 employees enrolled in the AML training, and 96% of employees successfully completed the training.

An optional survey following the training was available to employees, with over 90% of respondents saying that the course material was either relevant or very relevant to their job.

Anti-Corruption Policy

As a leading provider of global financial services, MetLife complies with anti-bribery laws and regulations, including the U.S. Foreign Corrupt Practices Act and the U.K. Bribery Act. We have a zero-tolerance policy towards all forms of corruption and bribery, whether committed by our employees or by third parties acting on behalf of MetLife.

MetLife’s Global Anti-Corruption Policy, revised in 2015, documents enterprise-wide minimum guidelines and procedures for anti-corruption compliance. The recent revisions reflect our efforts to continually enhance the ways in which we manage and mitigate corruption risks and foster a culture of compliance.

Each employee has a responsibility to read, understand and uphold the spirit and letter of the Global Anti-Corruption Policy. Compliance with this Policy is integral to promoting transparency, fairness and “doing the right thing,” as well as maintaining our reputation for trustworthiness and integrity.

MetLife forbids political contributions outside the United States without express approval from the Head of Global Government Relations. In 2015, no political contributions were made outside the United States. Read more about political contributions made in the United States in our Political Activities Report.

LEARN MORE ABOUT OUR POLICIES AND PRACTICES at metlifeglobalimpact.com:

- Corporate Governance
- Ethics and Integrity
- Anti-Fraud Policy
- Code of Conduct
- Customer Privacy Policy
- Political Activities Report

MetLife’s Global Impact 2015 Report

Operating with Ethics and Integrity
Every year, MetLife serves millions of customers around the globe. We listen closely to customer needs and work hard to provide easy access to and comprehensive support for our products.

Our commitment to developing and maintaining a customer-centric culture takes many forms. From investing in technology to simplifying and standardizing processes to designing innovative product solutions, we strive to deliver exceptional customer experiences.

Focusing on Customers

DEVELOPING AND MAINTAINING EXCEPTIONAL CUSTOMER EXPERIENCES IS OUR TOP PRIORITY.

Key Highlights:

- Exceeded goals in our U.S. call centers for first-call resolution, customer satisfaction and Transactional Net Promoter Score—achieving historic highs for MetLife.
- Invested up to $300 million in technology and operations to modernize our foundation and develop advanced capabilities, focusing on delivering a differentiated customer experience.
- Launched MyDirect, the first fully digital auto insurance experience, making it easier for customers to secure coverage and manage their policies.
- Strengthened our MAXIS Global Benefits Network relationship with AXA under a joint venture to offer benefits solutions to customers in more than 110 countries.
Measuring Success in Delivering Exceptional Customer Service

MetLife aims to provide exemplary service at every point of contact. In addition to rNPS we also measure success through a “Transactional Net Promoter Score,” or TNPS. This metric shows how often our customers would recommend us to others. It is based upon their experience with MetLife at various interaction points—what we call “moments of truth.”

Enhancing our Performance

Designing a Model Office

In 2015, we launched Model Office—an initiative designed to improve operational effectiveness and provide a consistent customer experience across all business interactions, such as billing, claims and contact centers. We set up pilot Model Offices for each of our operational capabilities in 2015. Over the next year, we will extend the initiative to reach more customers.

We approach Model Office design with a four-step process:

• Diagnose: Document current state and gather data to inform how well current experiences meet customer needs.
• Design: Create a solution tailored to customers’ needs at moments of truth.
• Pilot: Try the solution in one country. Refine the Model Office design based on what we learn.
• Scale: Adapt and roll out the solution for other markets, aiming for wide-range adoption by 2019.

Benefits to customers and business partners:

• Easier to do business with MetLife
• Faster and more accurate responses
• Higher-quality, intuitive communications

Benefits to employees:

• Access to best practices and tools
• Exposure to customer-led innovation
• Rewarding work environment

Investing in a Differentiated Customer Experience

MetLife invests up to $300 million per year in technology and operations to modernize our foundation and develop advanced capabilities, focusing on delivering a differentiated customer experience. In 2015, we directed over 50 percent of our funding to digital initiatives and continue to prioritize global technology platforms that leverage our scale.

To identify cutting-edge technologies relevant to our business, we regularly bring together our teams with start-ups that receive funding from venture capital firms backed by MetLife Investments. In 2015, 20 of these startups met with over 100 associates from across the enterprise for a digital innovation summit at our North Carolina Global Technology Campus. As a result of the event, we are actively pursuing 10 specific partnerships with an eye toward leveraging digital solutions to enhance the customer experience.

One example of how we’re leveraging technology to enhance the customer experience is the launch of MetLife Auto & Home MyDirect—the first fully digital experience for auto insurance. Customers in the United States can use their mobile device to apply for a policy, view and manage coverage, file claims and pay their bill, as well as record and upload information about vehicle accidents. MyDirect is currently available in nearly a dozen states, and a full United States rollout is planned in 2016.

Employees Create Customer-Centric Solutions

MetLife’s Ambassador Recognition Program honored employees who created innovative solutions to improve customer experience. Some examples of solutions recognized in 2015 included:

BRAZIL:

Customers book

20,000+

appointments per month via text

UK:

Processing time reduced by

29%

for renewing employees’ benefits

Enhancing the process of renewing employees’ benefits policies. This change simplified the process from 30 steps to five, reduced processing time by 29 percent and reduced lead time for requesting renewal data by 45 days.
“I spoke with Dan, the representative, and he was thoroughly understanding of the loss of a loved one. He showed genuine concern and regard. He was just answering the phone but he really listened to what I had to say in regards to that loss—and that was one of the most important parts of that transaction by phone. I thank him and you as a company for that.”
—MetLife Customer

**SUSTAINABLE DEVELOPMENT GOAL 3**
Ensure healthy lives and promote well-being for all at all ages.

MetLife’s innovative and accessible product offerings around the world support SDG Target 3.8: achieving universal health coverage, financial protection, and access to health care services for all.

**Educare, GoldenCare, Beautiful Launched in Asia**
In 2015, MetLife implemented three new innovative product and service solutions in our Asian markets to address customer needs:

* **Educare** is a first-of-its-kind savings and development plan that helps parents to develop their children every step of the way, from birth to university graduation, including: structured play classes for toddlers, tutoring and development activities for children, and university selection and admissions support for teens.

* **GoldenCare** helps build individual health and wealth for a better retirement. It doubles the annuity payment if you face critical illness, heart attack or stroke, and it provides key health services, including the industry’s first anti-aging service, and health recovery and in-home nursing services.

* **Beautiful** is the first lifestyle and health plan designed to empower women to lead beautiful and healthy lives, as well as provide financial security and protection in case of illness. The plan offers lifestyle, fitness and beauty benefits, comprehensive health screening and a health concierge to identify the best doctor and hospital to treat critical illnesses.

**Easy Access, Strong Protection**
MetLife Brazil signed a 10-year insurance distribution agreement with AES Eletropaulo in Brazil targeting 8 million households—mainly in the state of São Paulo—to sell a complete set of products through various channels, including outbound telemarketing, digital and mobile messaging, and in-brand sales for less than $5 U.S. dollars a month on average.

**Protecting Our Customers’ Most Valued Assets**
In 2015, MetLife Chile became a Home Owners insurer for all Banco Estado—the biggest public bank in Chile—mortgage loan customers, protecting more than 211,000 families and their properties.

**Met99: Flexible and Affordable Insurance for Mexico**
Met99 is a life insurance product that strengthens financial inclusion of lower-middle income employees in Mexico. Met99 is sold by insurance agents at the employee’s worksite. It has become one of MetLife’s most popular individual insurance products.

**New Bank Partnership in Egypt**
MetLife and ALEXBANK launched a strategic partnership to provide comprehensive insurance solutions to 1.6 million customers across the bank’s network of 170 branches in Egypt. The partnership is expected to set new standards of customer experience and bring unparalleled products and services to ALEXBANK customers.

**LumenLab**
Launched in 2015 and led by innovation experts, LumenLab is a first-of-its kind innovation center that encourages and supports staff in creating new businesses that target the needs of the Asian consumer across Health, Wealth and Aging.

In 2015, LumenLab held over 15 workshops and boot camps across Asia. Using a combination of customer insights from the in-country teams and organic ideas from LumenLab’s innovators, a number of business ideas are currently being explored using a “test and learn” pilot process. These include: BennyQ, a gamifying health education quiz app; Rememory, a guided and structured intergeneration storytelling platform; and Misor, an online insurance tool that provides transparency in various offerings and supports education. Additional boot camps will be held in Malaysia, Vietnam, Japan, China, India and Singapore in 2016.

**SUSTAINABLE DEVELOPMENT GOAL 8**
Promote sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all.

MetLife’s partnerships to reach customers in global markets support SDG Target 8.10: strengthening the capacity of financial institutions to expand access to financial services.

**Enhancing Access**
MAXIS Global Benefits Network*
One of the ways MetLife is broadening its geographical reach and providing global solutions for our customers is through the MAXIS Global Benefits Network—a joint venture with AXA. MAXIS GBN utilizes the size, strength and stability of AXA and MetLife to offer holistic, global benefits solutions. The Network also provides customers with access to highly regarded local insurance leaders—most of which are from MetLife and AXA in more than 110 markets around the world. This partnership enables us to deliver a best-in-class customer experience along with innovative global program management.

*See endnote on page 63.
MetLife strives to develop a workplace culture where employees are engaged, motivated and inspired. We provide employees with a variety of opportunities to develop their unique abilities and talents—helping us to deliver the customer-centric products that fuel our success. Through everyone’s continued focus, our work will enable a truly global One MetLife.

**OUR ORGANIZATIONAL HEALTH ASPIRATION: MOTIVATIONAL LEADERSHIP, ENGAGED TALENT AND CUSTOMER ORIENTATION**

MetLife strives to develop a workplace culture where employees are engaged, motivated and inspired. We provide employees with a variety of opportunities to develop their unique abilities and talents—helping us to deliver the customer-centric products that fuel our success. Through everyone’s continued focus, our work will enable a truly global One MetLife.

**Key Highlights:**

- 40,000 employees participated in the Organizational Health survey, showing significant improvement against priority areas.
- Launched “Wellness for Life,” MetLife’s first global wellness program.
- Implemented Inclusion Index to measure diversity and inclusion integration in the company’s culture.
- Conducted business with 700+ diverse business partners, representing 10.2% of our supplier spend.
- Established Global Grading Framework, making it easier for employees to seek out career growth opportunities and manage talent.
Our 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 focus on clear objectives, aim to achieve superior results and have opportunities for personal growth.

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

Measuring Global Organizational Health

MetLife’s organizational health survey helps us to better evolve our organization’s tools, processes and behaviors to align with our vision, strategy and values. The survey focuses on nine outcomes of organizational health and the practices that contribute to these outcomes. The results of this survey help us decide where to focus so we can continue to drive results. We conducted our first survey in November 2012 and surveyed our global workforce again in 2015 to assess our progress.

MetLife’s organizational health, as measured against that of our insurance industry peers, is improving over time. In 2015, we improved from the 2012 baseline.

Wellness for Life

To encourage a unified and intentional culture of health and well-being for employees worldwide, we launched Wellness for Life, MetLife’s first global wellness program, in 2015. Our global program features spotlight initiatives that are developed at the global level and then implemented locally through a network of Wellness Champions.

Some examples of spotlight initiatives in 2015 included a global focus on smoking cessation where employees across the world observed World No Tobacco Day. In addition, there were sponsored events and activities in 30 countries designed to raise awareness and support employees who want to quit smoking; and a global physical activity contest, the Tour de Fitness, encouraged employees to participate in at least 30 minutes of physical activity each day.
Attracting, Developing and Retaining Talent

Attracting New Talent
In order to attract new talent, MetLife launched a refreshed careers website in the United States. The new site:

- Highlights current employees and their stories
- Describes MetLife’s exciting, challenging and engaging workplace
- Shows potential recruits how they can build a career at MetLife
- Explains MetLife’s global employee value proposition.

Key elements of the site are also being incorporated into local and country-level career sites across our global organization.

Welcoming New Employees
Each year, MetLife welcomes more than 15,000 new employees across the globe. MetLife’s New Hire Orientation program provides an interactive, self-paced experience for employees to learn about the organization, strategy, key initiatives and culture. The program is available in 10 languages.

Talent Development
MetLife places special emphasis on identifying high-potential and high-performing individuals throughout the organization. Through our talent brokerage, we provide opportunities for these individuals to develop their skills—thus adding value to company operations across geographies, functions and lines of business.

Retaining Talent
Retaining top talent is critical to MetLife’s continued success and to offering our customers best-in-class products. We strive to provide a clear path for our employees, supported by a process of quarterly conversations between employees and their managers:

- 1st quarter: goal setting
- 2nd quarter: professional development
- 3rd quarter: career development
- 4th quarter: performance evaluation

These meetings have proven to be highly successful and are driving a positive cultural shift throughout the organization. MetLife also implemented a global grading framework, which provides a systematic, consistent and transparent approach to evaluating and aligning jobs across different regions, functions and lines of business.
Sustaining a Culture of Diversity and Inclusion

MetLife’s commitment to diversity and inclusion (D&I) is integral to our business success. Talented, diverse employees provide fresh perspectives, strategic thinking and innovative problem solving. We are thus better equipped to understand global markets, build strong relationships with our customers and forge connections within the communities where we live and work.

Global Support for Diversity and Inclusion

We emphasize the integration of D&I principles into our leadership’s daily management practices. Multiple teams, networks and task forces embed a culture of diversity and inclusion across global operations.

• The Global Diversity and Inclusion Council is chaired by MetLife’s CEO. The primary focus of the council is to oversee the development and implementation of our D&I strategy around the world.

• Four regional D&I Task Force Teams: in Asia; Europe, Middle East and Africa; Latin America; and the United States. The teams implement D&I strategies at the regional level and represent a cross section of businesses and functions within each region.

• Diversity Business Resource Networks (DBRNs) consist of groups of employee volunteers who foster awareness, respect and inclusion of key populations at MetLife. The DBRNs help to create personal and professional development opportunities, while supporting key business initiatives. Our seven DBRNs are:
  - Women’s Business Network (WBN)
  - Global Multicultural Professionals (GMP)
  - Gay, Lesbian, Bisexual, Transgender and Allies at MetLife (GLAM)
  - Rising Professionals at MetLife (RISE)
  - MetLife Diverse Abilities (MDA)
  - Military Veterans Network at MetLife (MVET)
  - Families At MetLife (FAM)

• Local Inclusion Action Teams are voluntary groups of associates by location who support business initiatives that foster and encourage an inclusive environment at the local level. These groups are active in more than 20 MetLife locations in the United States.

In 2015, MetLife exemplified its commitment to diversity and inclusion through its first ever participation as a silver-level sponsor for New York City Pride Week. The sponsorship, spearheaded by GLAM, included a social media presence and culminated with employees along with their family members and friends participating in one of the world’s largest LGBTQ Pride marches.

In 2015, MetLife was included as one of 26 firms in the financial services industry on the inaugural Bloomberg Financial Services Gender-Equality Index, a component of the way Bloomberg rates Environmental, Social and Governance (ESG) issues and provides this information for investors and stakeholders. The Financial Services Gender-Equality Index measured corporations’ performance in 2015 on gender equality initiatives for employees, customers and corporate social responsibility efforts.

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“‘Prolific’ barely describes this financial services provider, which generates new professional programs at a rapid clip. In the past two years, it has expanded its Women’s Business Network (an in-house group with 1,000+ members) to more than 26 countries and launched 73 “Lean In” circles in the U.S. It also premiered the global leadership development program for MBA students, providing eight-week internships and rotational assignments that harness their managerial potential. It created a six-month mentoring initiative for female directors, introduced special workshops and panels for female assistant VPs and funded new educational offerings for high-potential executives.”

—Working Mother Magazine

In 2015, MetLife’s Global Women’s Initiative supported SDG Target 5.5: ensuring opportunities for women’s participation in leadership.

In 2015, MetLife leveraged an inclusion index derived from MetLife’s annual Organizational Health Survey to understand the progress of our global diversity and inclusion efforts.

This inclusion index measures employee attitudes, behaviors and beliefs around inclusion in the workplace. It allows us to track trends, measure successes and identify areas where we can enhance our D&I efforts across the global organization.
Inclusion Week Highlights
Cultural Fluency
MetLife employees around the globe celebrated MetLife’s second annual Inclusion Week in June 2015. This year’s campaign focused on Cultural Fluency—the ability to understand and appreciate other cultural assumptions without passing judgment. We provided tools to assist employees in assessing and enhancing their own cultural fluency, including:

• A self-assessment Cultural Orientations Indicator® to understand one’s cultural preferences and how those preferences impact experiences and behaviors in the workplace.
• Learning Modules to support stronger cultural fluency.
• Learning Labs to allow managers to enhance their cultural competence and support others in developing stronger cultural fluency.

Global Women’s Initiative
MetLife’s Global Women’s Initiative is focused on increasing the representation of women in leadership roles, strengthening leadership capability in the talent pipeline and helping women thrive at MetLife.

We strengthen the leadership capability of women across our global workforce through a variety of programs.

• Our more than 30 Women’s Business Networks around the world are comprised of employees focused on fostering a global community where all women thrive. WBNs offer career development and engagement activities and also manage programs such as Lean In Circles, which use the power of peer support to help thousands of women achieve their goals.
• The Global Women’s Leadership Forum (GWLF) is an annual, internal business leadership conference bringing together the top senior women in the organization. Attendees learn from thought leaders, develop leadership skills and identify opportunities for our business, such as incorporating the needs of female customers into our products.
• Developing Women’s Career Experience is a nomination-based, 14-month program that helps prepare emerging women leaders for more complex leadership roles and broader experiences. More than 150 emerging female leaders have gone through this signature program.

Promoting Supplier Diversity
MetLife benefits from the innovation and agility of diverse business partners in many of the same ways that we benefit from the diversity of our own workforce. Our award-winning supplier diversity program, established in 2003, is a key element of our business strategy. The program fosters relationships with diverse suppliers while empowering communities through economic growth and job creation.

Looking forward, we are focusing on expanding our program globally and strengthening our affiliation with global supplier diversity organizations to partner with under-represented businesses that deliver innovative business solutions.

In addition, we recognize that female business owners are essential to global economic development; therefore, MetLife focuses on initiatives to increase our work with women-owned businesses in areas where we have a global presence.

Veterans at MetLife

MetLife was honored by G.I. Jobs as a Military Friendly Employer for the fourth year in 2015. MetLife has a long-term commitment to recruiting veterans and supporting military personnel called to active duty. At MetLife, we go beyond welcoming veterans to our company. We understand the value veterans bring to the workplace, such as their ability to lead and their passion for service.

We strive to create an inclusive workplace, with the help of our Military Veterans Network DBRN. MetLife has relationships with external partners to:

• attract military talent,
• support the transition of service members to civilian employment through mentorship,
• aid in the caring of those injured from conflict, and
• support service members’ families.

MetLife ensures diverse suppliers are included in procurement opportunities by leveraging the “rule of one,” which requires the inclusion of at least one diverse supplier in every request for proposal from MetLife’s global procurement team.

The “rule of one” metric is included in our Chief Procurement Officer’s goals and driven down through the Global Procurement organization. We have found that this policy drives desirable behaviors within the sourcing process, diversifies our supplier base and brings innovation and cost savings to the company.

MetLife is proud to report an increase of 75 percent adherence to the rule of one in 2015 against 2014 results.
MetLife was founded on a simple, powerful insight: Everyone needs access to the right financial tools to pursue more from life. Since 1976, MetLife Foundation has provided more than $700 million in grants to make a positive difference for the people, families and communities it serves.

In 2013, the Foundation committed $200 million over a five-year period to help low-income individuals and families join and maximize their use of the formal financial sector. As we enter the second half of our five-year strategic plan, MetLife Foundation is right on track, disbursing more than $100 million against that goal.

**Key Highlights:**

- **$49 million in total giving** by MetLife and MetLife Foundation, which includes financial inclusion, health and medical research, disaster relief, arts and culture and associate involvement.
- **More than 72,000 hours of employee volunteer efforts**, including LifeChanger, a volunteer and mentoring program with over 600 volunteers across 12 countries.
- **More than $100 million in grants to financial inclusion**—halfway to our five-year commitment of $200 million by 2017.
Our Global Focus: Financial Inclusion

MetLife Foundation’s mission is to improve the financial health of low-income people globally by partnering with effective organizations that provide advice and access to high-quality financial services. We work in both developing and developed economies to ensure that financial services are understood and used by all people, providing them with the ability to manage and improve their lives.

Knowledge
So that customers are
• Well-informed and confident in future financial decision-making
• Prepared to meet the requirements of the financial sector

Services
So that customers are
• Served by strong organizations that meet their financial needs now and in the future
• Able to access and use products and services that build their financial aptitude and health

Insights
So that the financial inclusion industry can
• Learn from each other, through high-quality research and thought leadership
• Support each other’s efforts, through meetings and conferences to share best practices and identify industry priorities

Improve Customer Knowledge

Some partners include:
• Sesame Workshop (Global)
• TechnoServe (Chile)
• Junior Achievement (EMEA)

SPOTLIGHT: Working Student Success Network, United States
Community colleges have a proud tradition of educating working adults, parents, low-income, immigrant, older or other nontraditional student populations. These students are often highly motivated but have limited finances and time. Community colleges are experimenting with models that can increase students’ financial stability and, in turn, increase the likelihood of academic success. With support from MetLife Foundation and other like-minded funders, the Working Student Success Network is helping colleges implement a promising model of integrated job training, income and work support, and financial coaching and products.

End Poverty in All Its Forms Everywhere.
MetLife Foundation’s financial inclusion strategy supports SDG Target 1.4: ensuring equal rights to economic resources and services, including financial services.

SUSTAINABLE DEVELOPMENT GOAL 1
Beyond “One Size Fits All” Financial Services

Spotlight: Svasti, India
With Foundation support Svasti is developing products and technology that will allow customers to make bill payments digitally and send remittances to their families by mobile phone—increasing safety and convenience. The data generated will optimize credit offers for their businesses. And by connecting to banks, Svasti will enable their borrowers to use regulated savings accounts, instead of hiding money in their homes. With this support, more than 50,000 low-income customers can safely build their financial assets.

Some partners include:
- Duke University – Common Cents Lab (U.S.)
- Ideas42 (LatAm)
- Kiva (EMEA)

Our Global Focus: Financial Inclusion

Improve Access to Financial Services

Spotlight: Financial Inclusion Challenge and Multipliers of Prosperity
MetLife Foundation is the exclusive sponsor of The Financial Inclusion Challenge—a program managed in partnership with The Wall Street Journal. The challenge invited non-profit and for-profit enterprises to submit video proposals showcasing their solutions to the problems of financial access for the poor.

The Challenge was part of a larger global campaign to raise awareness about financial inclusion that included Multipliers of Prosperity, a robust multimedia platform examining the challenges and triumphs of people who have taken steps toward financial stability and the providers who have helped them reach those goals.

Some partners include:
- Center for Financial Services Innovation (U.S.)
- Boulder Institute (LatAm)
- MicroFinance Center of Central & Eastern Europe (EMEA)

Share Insights and Learning

Some partners include:
- Center for Financial Services Innovation (U.S.)
- Boulder Institute (LatAm)
- MicroFinance Center of Central & Eastern Europe (EMEA)
“MetLife Foundation has become one of our favorite funders to work with. There is truly a talent to being a good donor—one doesn’t simply give money away—and MetLife Foundation consistently exemplifies the traits of a good donor. Not only are they flexible and open to a wide range of ideas for projects, but they are also excellent thought partners in developing an idea so that it harnesses all its potential for impact. Development work of any sort is difficult—it almost never goes exactly according to plan. To have a funder who is so experienced in the field that they not only expect challenges but can offer solid experience on how to work through them, that is the sort of partner that can really effect change.”

—Daryl Collins, Managing Director, Bankable Frontier Associates
MetLife Employees Give Back

MetLife recognizes the importance of volunteers and the impact they have on helping others lead better lives. MetLife employees around the world donate their time and talents to help youth develop literacy skills, teach students the importance of financial responsibility and mentor the next generation of leaders through a variety of outreach initiatives. In 2015, MetLife employees provided over 72,000 volunteer hours and pro bono professional expertise to a variety of organizations, including our key partners Kiva, Dress for Success and the Taproot Foundation.

MetLife LifeChanger—A Regional Commitment to Financial Education

In 2014, a team of associates in MetLife’s EMEA region came together to determine the best way to engage associates across their region in MetLife Foundation’s new financial inclusion focus. They were particularly interested in reaching young people. Their idea grew into a region-wide partnership with MetLife Foundation and JA (Junior Achievement)—MetLife LifeChanger—that connects MetLife volunteers with local schools and students to build their personal finance skills, as well as increase work readiness and support entrepreneurial drive.

In 2015 alone, more than 27,000 young people benefited from JA programs supported by MetLife Foundation, and some 900 MetLife volunteers donated their time and shared their knowledge with students. The initiative also expanded to include a MetLife LifeChanger Award at JA Europe’s 2015 Company of the Year Competition. The award, funded by MetLife Foundation, recognized the student-created company that best demonstrated social impact in addition to strong financial performance and innovation.

Kiva is the world’s first and largest crowdfunding platform for social good, with a mission to alleviate poverty by connecting people one-to-one for borrowing and lending. With as little as $25, anyone can make a loan to help a low-income borrower start or grow a business, go to school, access clean energy, or otherwise pursue their goals.

In a new partnership with Kiva, MetLife employees took their own time to direct MetLife Foundation–funded microloans to the borrower of their choice. The program engages employees in the Foundation’s financial inclusion focus, helps them understand microfinance—and most important, provides vital support for microentrepreneurs who lack access to conventional financing.

To date, more than 4,200 employees in MetLife’s Latin America and EMEA regions have taken it upon themselves to direct microloans to borrowers—setting a new Kiva record.

Disaster Relief

MetLife Foundation donated $250,000 to the International Medical Corps Nepal Earthquake Relief Fund after the devastating 7.8 magnitude earthquake in April 2015.

The Foundation also matched the personal contributions of 700 associates from 26 countries to the Fund.

Download MetLife Foundation’s Annual Report at metlife.org to see the many ways we advance financial inclusion globally.
In support of this commitment, we strive to minimize our environmental impact through carbon reduction programs, energy-efficiency initiatives, waste reduction, recycling and reuse efforts, employee engagement on environmental issues and healthy lifestyle choices.

2015 was a pivotal year for MetLife, with notable environmental commitments and achievements. Significantly, we expanded our sustainability program to one that is now truly global in scope by:

• setting our first ever global environmental goals,
• launching “Our Green Impact”—a comprehensive global employee engagement program,
• increasing our number of green buildings throughout the world and
• engaging more suppliers in our supply chain sustainability program than ever before.

Key Highlights:
• First U.S.-based insurer to commit to carbon neutrality. Established global environmental goals. Committed to reducing energy usage and greenhouse gas emissions by 10% by 2020.
• Recognized by EPA with Climate Leadership Award for Excellence—Greenhouse Gas Management—Goal Setting.
Setting New Environmental Goals

In 2015, we strengthened our commitment to environmental stewardship by developing new environmental goals that apply to our global operations across more than 40 countries. Building off of our previous success in meeting U.S.-focused reduction targets, MetLife announced four important new environmental goals.

MetLife is proud to be the first U.S.-based insurer to commit to global carbon neutrality. Carbon neutrality means eliminating or offsetting all carbon emissions across a company’s operations. Significantly, MetLife will achieve its goal in part through real reductions in energy use and GHG emissions, not solely through the purchase of carbon offsets.

Our Global Environmental Goals:

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<th>CARBON NEUTRALITY:</th>
<th>GLOBAL ENERGY CONSUMPTION:</th>
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<td>0</td>
<td>-10%</td>
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MetLife will achieve carbon neutrality by 2016 and going forward through continued implementation of energy efficiency measures across our portfolio and increased use of collaboration technology to reduce employee business travel. The purchase of renewable energy and carbon offsets will counterbalance the remainder of MetLife’s carbon emissions. This goal applies to greenhouse gas emissions from all of MetLife’s owned and leased properties across the world, as well as our fleet of automobiles in the Auto & Home business line (Scope 1 and 2).* The goal also applies to the company’s employee business travel (Scope 3).*

MetLife will reduce energy consumption across the company’s global footprint by 10 percent by 2020 (from a 2012 baseline). Reductions in energy use will be achieved through a combination of capital improvement projects and facility upgrades across company-owned and leased offices around the world. These reduction goals apply to the company’s global office portfolio, including company-owned and leased facilities.

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<th>LOCAL CARBON EMISSIONS:</th>
<th>TOP SUPPLIERS DISCLOSURES:</th>
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<td>-10%</td>
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MetLife will reduce location-based carbon emissions by 10 percent by 2020 (from a 2012 baseline). Reductions will be achieved through: energy efficiency capital projects; the integration of sustainability best practices into new MetLife workspaces; and the increased use of collaboration tools to offset employee travel and other emission reduction strategies. These reductions will not be achieved through the purchase of green energy or carbon offsets. This reduction goal also applies to MetLife’s global owned and leased offices, the Auto & Home business automobile fleet and business travel.

MetLife will require 100 of its key suppliers to publicly disclose their GHG emissions and emission reduction activities by 2020. As a financial services company, a significant portion of MetLife’s environmental impact comes from our suppliers. To minimize this impact, we partner with key suppliers to reduce their own GHG emissions.

*Scope 1, 2 and 3 are terms used to account for different types of emissions as defined by the Greenhouse Gas Protocol’s GHG accounting tools.

MetLife was recognized for its aggressive, new environmental goals at the Climate Leadership Awards Ceremony, receiving the Climate Leadership Award for Excellence in Greenhouse Gas Management Goal Setting. The awards were held in March 2016 and are sponsored by the U.S. Environmental Protection Agency and two environmental non-profits, C2ES and The Climate Registry.
Building Green

MetLife’s focus on environmentally sustainable facilities leverages green technology to reduce the company’s carbon footprint. We optimize the performance of our buildings by implementing energy reduction best practices.

MetLife owns and manages more than 3.1 million square feet of workspace in the United States. We continue to build upon our Leadership in Energy & Environmental (LEED) certifications by expanding our green building portfolio and improving building performance with new green technologies. The factors evaluated in the LEED-certification process include: a building’s ENERGY STAR score, alternative transportation strategies, water efficiency, indoor air quality, green procurement practices, waste disposal and renewable energy purchasing.

We achieved higher LEED certification levels at four MetLife buildings in 2015:
• Buildings located in Bridgewater, New Jersey and Oriskany, New York, improved from LEED Gold to LEED Platinum status, earning MetLife’s first Platinum level certifications.
• Our Warwick, Rhode Island, location was certified as LEED Platinum.
• Our building in Aurora, Illinois, improved its LEED status from Silver to Gold.

We also expanded our efforts internationally with our building in Dubai, United Arab Emirates, earning LEED Commercial Interior Gold Certification.

Carbon Disclosure Project (CDP)

MetLife has been a member of the CDP Supply Chain Program since 2012, and was one of 75 organizations to participate in 2015. Through this program, we gather information on emissions reductions activities from our suppliers through the annual CDP Supply Chain questionnaire. MetLife consistently has one of the highest supplier response rates of all member organizations, and we continuously work to engage more suppliers through this program.

MetLife hosted the CDP Supply Chain 2015 Member Summit at our New York headquarters. The summit was scheduled during NYC Climate Week, a citywide initiative to bring together business, government and society to find solutions to global climate-related issues.

“We commend MetLife for their commitment to environmental stewardship. We look forward to seeing them exercise leadership on climate change issues and to charting their progress in future CDP disclosures.”

—Lance Pierce, President CDP North America, an international not-for-profit organization that collects environmental data from companies and cities.

Technology, Innovation and Sustainability

Our Global Technology Campus in Cary, North Carolina represents a partnership between technology teams and workplace designers. Employees enjoy WiFi-enabled outdoor space, an amphitheater, basketball court, walking trails, treadmill-equipped work stations, a fitness center, coffee bars, writable walls, stand-up desks and enhanced global videoconferencing capabilities. These state-of-the-art amenities help MetLife recruit some of the best technology talent in the Research Triangle area.

In June 2015, MetLife celebrated the opening of our Global Technology Campus in Cary, North Carolina. The new campus includes two 213,500 square-foot office buildings and has targeted LEED Platinum certification.

Environmental Achievements

• 100 percent of U.S. owned and operated offices are ENERGY STAR certified
• 17 LEED-certified buildings globally
• 42 electric-vehicle charging stations at our major administrative sites
Earth Hour

MetLife offices around the world went dark for one hour on March 28, 2015, in support of Earth Hour—a worldwide movement for the planet organized by the World Wide Fund for Nature (WWF). In the United States, non-essential lighting at many MetLife buildings, including 200 Park Avenue and 1095 Avenue of the Americas in New York City, were turned off beginning at 8:30 p.m. local time. MetLife also observed Earth Hour in multiple global offices around the world, including: Mexico City, Tokyo, Madrid, Athens, Santiago, Buenos Aires, Dhaka and Beirut.

Promoting Supply Chain Sustainability

MetLife is committed to using our purchasing power to create positive change. MetLife buys sustainably sourced building materials and furniture, green janitorial supplies, paper with post-consumer recycled content, ENERGY STAR-certified IT equipment and energy-efficient lighting and water technologies.

A significant portion of MetLife’s carbon impact comes from our suppliers. To mitigate the impact of our supply chain, we seek to do business with organizations that operate responsibly and embrace environmental stewardship. Through our Supply Chain Sustainability Program, MetLife has incorporated sustainability into the supplier sourcing and management process.

When responding to a request for a proposal, suppliers must fill out a questionnaire that requests sustainability information. Additionally, critical and high-impact vendors are weighted on sustainability criteria through MetLife’s vendor management scorecard program. MetLife collaborated with 57 of our top and critical suppliers to reduce their GHG emissions and carbon footprints. In the coming years, we will nearly double this number as we work toward our environmental goal of requiring our top 100 suppliers to disclose their GHG emissions and reduction activities by 2020.

Engaging Employees

Our Green Impact Program

In 2015, MetLife launched the Our Green Impact program to empower employees to take individual action on MetLife’s commitments to environmental stewardship. The program educates employees on ways to reduce their environmental impact at work, at home and in their communities.

The program provides numerous opportunities for employees across MetLife to get involved in sustainability initiatives, such as an online discussion forum, Green Tips of the Week and volunteer opportunities. Employees can also participate in a quarterly speaker series—a virtual educational program where associates learn from sustainability experts about important issues, emerging trends and best practices.

MetLife’s Green Teams are another central component of Our Green Impact and are composed of office-based groups of associates who help promote environmental awareness and green business practices. Currently, 10 U.S.-based teams and one Indian team facilitate environmentally focused volunteer initiatives such as beach cleanups, and they organize ongoing programs focused on energy conservation, waste and recycling, alternative commuting and more.

Our Biggest Earth Week Celebration Yet

This year more than 7,000 employees took part in MetLife’s 2015 Global Earth Week celebration in 23 office locations globally.

Highlights included: environmentally focused quizzes in Noida, India; the launch of new recycling initiatives in Madrid; the collection of more than 4,000 pounds of employees’ personal electronics for recycling; and energy efficient lighting fairs in the United States and Mexico.

Many of our U.S. locations also hosted an environmental awareness fair as part of the Earth Week celebration. Collectively, more than 100 MetLife business partners participated, such as Staples, HP, General Electric, Enterprise Rental Car, UPS and Safelite.

Employees in Athens, Greece, responsibly dispose of electronics to celebrate Earth Day

Employees in Athens, Greece, responsibly dispose of electronics to celebrate Earth Day

MetLife Global Impact 2015 Report

Protecting the Environment 50
About MetLife

Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

Throughout MetLife’s history, we have managed our business for the long term so we have the financial strength to deliver on our promises. MetLife provides corporations and individuals with a comprehensive suite of insurance and benefits products and services. We ensure long-term financial security by developing solutions that meet customers’ needs.

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.

• Nearly 150 years of operation
• Serving approximately 100 million customers globally
• Operations in more than 40 countries
• Approximately 69,000 employees
• Leading market position in over 20 countries
• More than $4.7 trillion in life insurance protection in force*
• Paid nearly $46 billion to policyholders in 2015

* On a gross basis

U.S. Retail Separation

On January 12, 2016, MetLife announced its plan to pursue the separation of a substantial portion of its Retail segment (the “Separation”). MetLife is currently evaluating structural alternatives for the proposed Separation. A Separation, depending on the specific form, would be subject to the satisfaction of various conditions and approvals, including, among other things, approval of any transaction by the MetLife, Inc. Board of Directors, satisfaction of any applicable requirements of the U.S. Securities and Exchange Commission, and receipt of insurance and other regulatory approvals and other anticipated conditions.

Sale of U.S. Retail Advisor Force

On February 28, 2016, MetLife, Inc. entered into a purchase agreement with Massachusetts Mutual Life Insurance Company (“MassMutual”) pursuant to which MassMutual will acquire MetLife’s U.S. Retail advisor force and certain assets associated with the MetLife Premier Client Group, including MetLife’s affiliated broker-dealer, MetLife Securities, Inc., a wholly owned subsidiary of MetLife, Inc. (The transactions contemplated by the purchase agreement are subject to certain closing conditions, including regulatory approval.)

* On a gross basis

Where we operate

- Argentina
- Australia
- Bahrain
- Bangladesh
- Brazil
- Bulgaria
- Chile
- China
- Colombia
- Cyprus
- Czech Republic
- Ecuador
- Egypt
- France
- Greece
- Hong Kong
- Hungary
- India
- Ireland
- Italy
- Japan
- Jordan
- Korea
- Kuwait
- Lebanon
- Malaysia
- Mexico
- Nepal
- Oman
- Poland
- Portugal
- Qatar
- Romania
- Russia
- Saudi Arabia
- Slovakia
- Spain
- Turkey
- Ukraine
- United Arab Emirates
- United Kingdom
- United States of America
- Uruguay
- Vietnam

Our primary products and services include:

- Accident and Health Insurance
- Annuities
- Auto and Home Insurance
- Credit Insurance
- Dental Insurance
- Disability Income Insurance
- Legal Services
- Life Insurance
- Medical Insurance
- Retirement Planning, Pension and Savings Products
- Vision Insurance
Providing Thought Leadership

At MetLife, we strive to provide ideas, insights and data that can help inform industry issues and lead to solutions to society’s most complex social, regulatory and policy challenges. We strive to play an active role as a thought leader and contributor of solutions.

In our operations around the world, we undertake and fund a broad array of thought leadership activities, including research projects, white papers, articles, symposia and original content across a variety of topics. At the core of our approach is a desire to ensure that people have access to the right products and services for their needs.

Employee Benefit Trends Study
We continuously evaluate the landscape of employee benefits across dozens of countries around the world. Our Employee Benefit Trends Study is one of the most comprehensive studies in the marketplace. In the United States, the report is highly regarded in the industry by employers and brokers and serves to inform and shape today’s benefit strategies for employers and their advisors.

Employee Benefit Trends Study in China, India and UK
In 2015, MetLife conducted its first Employee Benefit Trends Studies in both China and India. The studies have been conducted in a total of 12 markets, including the United States.

By conducting our studies in major markets like China and India, we are able to identify key employee concerns and provide employers with valuable insights to address their talent challenges. Across all markets, we continue to observe that a well-designed and effectively communicated benefits package can strategically set a company apart from its competitors and support employee engagement, well-being and commitment.

Aging Societies in Asia
Japan and Korea face significant challenges in meeting the needs of their rapidly aging populations while ensuring the fiscal sustainability of their social security systems. Amid these challenges, private insurers play an important role in helping individuals manage healthcare and retirement risk while reducing the burden on governments. In both countries, MetLife is a thought leader and an advocate on the topic of empowering people to better understand and manage health and retirement risk.

Working with the U.S.-Japan Business Council and U.S.-Korea Business Council, MetLife contributed to two white papers in 2015 on aging society issues in Japan and Korea. The papers provided extensive policy recommendations on:

- promoting greater utilization of private pension plans,
- financial literacy and awareness for retirement savings,
- innovative approaches to healthcare financing (Japan), and
- digital healthcare (Japan).

Research on Employee Health
In 2015, we issued a white paper on the alarming impacts of sleep deprivation on employee health and the resulting financial implications for businesses. Studies help our global employee benefits customers better understand the importance of providing quality health and wellness solutions for their employees.

Retirement Security Research
Due to policy changes in the United Kingdom in 2015, many working adults close to retirement age were given the flexibility to access their pension savings and make their own decisions on retirement investing. In advance of these policy changes, MetLife conducted a survey of retirement specialist advisers to better understand concerns about the upcoming changes and to identify opportunities for simplifying the process for consumers.

Financial Inclusion Research
MetLife Foundation provides funding to organizations that conduct important research on financial inclusion. Financial inclusion is the delivery of quality financial services at affordable costs to low-income and disadvantaged segments of society.

MetLife Foundation is a key financial contributor to the Center for Financial Services Innovation, which recently released a study on the financial health of Americans. The study concluded that 57 percent of Americans are struggling financially. The research also identified significant opportunities to improve financial health by understanding how consumer behaviors, attitudes and outcomes interact.
Our Vision
Our vision is to be recognized as the leading global life insurance and employee benefits company.

Read the Chairman’s Letter from MetLife’s 2015 Annual Report to learn more about how MetLife is achieving its vision by delivering on strategic objectives.

Our Values

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.

Awards and Recognition

World’s Most Admired Companies
Fortune Magazine

100 Best Corporate Citizens
Corporate Responsibility Magazine

Top 50 Companies for Executive Women
National Association for Female Executives

Seal of Distinction for Work-Life Balance
National Association for Female Executives

Best Companies for LGBT Equality—Corporate Equality Index
Human Rights Campaign

America’s Top 50 Organizations for Multicultural Business Opportunities
DiversityBusiness.com

America’s Top Corporations for Women’s Business Enterprises
Women’s Business Enterprise National Council

Top 20 U.S. and Global Company Green Rankings
Newsweek

2016 Organizational Climate Leadership Award
EPA Center for Corporate Climate Leadership

100 Best Companies Working Mother Magazine

Best Adoption Friendly Workplaces
Dave Thomas Foundation for Adoption

50 Best Companies for Latinos
LATINA Style Magazine

Corporate Inclusion Index
Hispanic Association on Corporate Responsibility

Best of the Best Employers
Black ROE Journal

Financial Services Gender-Equality Index
Bloomberg
MetLife 2015 Performance Data

Operational Data

**OPERATIONAL DATA**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>877,933</td>
<td>902,337</td>
<td>885,296</td>
<td>836,781</td>
<td>796,226</td>
</tr>
<tr>
<td>Total Investments</td>
<td>495,459</td>
<td>505,995</td>
<td>488,779</td>
<td>517,052</td>
<td>511,379</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>809,437</td>
<td>829,678</td>
<td>822,313</td>
<td>771,823</td>
<td>738,232</td>
</tr>
<tr>
<td>Shareholders' Equity</td>
<td>68,419</td>
<td>72,560</td>
<td>62,096</td>
<td>64,837</td>
<td>57,889</td>
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<tr>
<td>Retained Earnings</td>
<td>35,519</td>
<td>32,020</td>
<td>27,332</td>
<td>25,205</td>
<td>24,814</td>
</tr>
<tr>
<td>Total Revenues</td>
<td>69,951</td>
<td>73,316</td>
<td>68,199</td>
<td>68,150</td>
<td>70,241</td>
</tr>
<tr>
<td>Premiums</td>
<td>38,545</td>
<td>39,067</td>
<td>37,674</td>
<td>37,975</td>
<td>36,361</td>
</tr>
<tr>
<td>Net Investment Income</td>
<td>19,281</td>
<td>21,153</td>
<td>22,232</td>
<td>21,987</td>
<td>19,585</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>62,481</td>
<td>64,512</td>
<td>64,147</td>
<td>66,708</td>
<td>61,057</td>
</tr>
<tr>
<td>Policyholder Benefits</td>
<td>38,714</td>
<td>39,102</td>
<td>38,107</td>
<td>37,987</td>
<td>35,471</td>
</tr>
<tr>
<td>Claims</td>
<td>38,714</td>
<td>39,102</td>
<td>38,107</td>
<td>37,987</td>
<td>35,471</td>
</tr>
<tr>
<td>Provision for Income Tax Expense</td>
<td>2,148</td>
<td>2,465</td>
<td>661</td>
<td>128</td>
<td>2,793</td>
</tr>
<tr>
<td>Net Income</td>
<td>5,322</td>
<td>6,336</td>
<td>3,393</td>
<td>1,362</td>
<td>6,415</td>
</tr>
<tr>
<td>Dividends on Common Stock</td>
<td>1,653</td>
<td>1,499</td>
<td>1,119</td>
<td>811</td>
<td>787</td>
</tr>
<tr>
<td>Earnings Per Share ($)</td>
<td>4.57</td>
<td>5.42</td>
<td>2.91</td>
<td>1.12</td>
<td>5.76</td>
</tr>
<tr>
<td>Return on Equity (in %)</td>
<td>7.5</td>
<td>9.4</td>
<td>5.4</td>
<td>2.0</td>
<td>12.2</td>
</tr>
</tbody>
</table>

**INVESTMENT DATA**

<table>
<thead>
<tr>
<th>Global Portfolio</th>
<th>2015</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Grade Corporate</td>
<td>33.5%</td>
<td>34.2%</td>
<td>36.0%</td>
</tr>
<tr>
<td>Structured Finance</td>
<td>14.1%</td>
<td>14.4%</td>
<td>14.8%</td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>14.8%</td>
<td>13.3%</td>
<td>12.8%</td>
</tr>
<tr>
<td>Foreign Government</td>
<td>10.8%</td>
<td>11.1%</td>
<td>12.0%</td>
</tr>
<tr>
<td>U.S. Treasury and Agency</td>
<td>13.3%</td>
<td>13.0%</td>
<td>9.9%</td>
</tr>
<tr>
<td>Cash and Short-Term Investments</td>
<td>4.8%</td>
<td>4.1%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Below Investment Grade Corporate</td>
<td>3.8%</td>
<td>4.4%</td>
<td>4.3%</td>
</tr>
<tr>
<td>Real Estate Equity</td>
<td>2.7%</td>
<td>3.0%</td>
<td>3.0%</td>
</tr>
<tr>
<td>Corporate Equity</td>
<td>2.2%</td>
<td>2.5%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

**IMPACT INVESTMENTS**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Community and Affordable Housing Investments</td>
<td>$1,640</td>
<td>$1,564</td>
<td>$1,485</td>
<td>$446</td>
<td>$481</td>
<td>$334</td>
</tr>
<tr>
<td>Green Investments</td>
<td>$9,692</td>
<td>$9,105</td>
<td>$6,761</td>
<td>$969</td>
<td>$1,121</td>
<td>$508</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>$7,780</td>
<td>–</td>
<td>–</td>
<td>$1,679</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Municipal Bonds</td>
<td>$15,854</td>
<td>$15,387</td>
<td>$13,730</td>
<td>$1,840</td>
<td>$586</td>
<td>–</td>
</tr>
<tr>
<td>Total</td>
<td>$34,966</td>
<td>$26,056</td>
<td>$21,976</td>
<td>$4,934</td>
<td>$2,188</td>
<td>$842</td>
</tr>
</tbody>
</table>

Workforce Data

**OUR GLOBAL WORKFORCE**

<table>
<thead>
<tr>
<th>Employment Contract</th>
<th>Total1</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>68,138</td>
<td>32,458</td>
<td>35,669</td>
</tr>
<tr>
<td>Temporary</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment Type</th>
<th>Full-Time</th>
<th>67,590</th>
<th>32,020</th>
<th>35,561</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-Time</td>
<td>548</td>
<td>438</td>
<td>108</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Workforce Breakdown</th>
<th>Employees</th>
<th>68,138</th>
<th>32,458</th>
<th>35,669</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agents and Contractors</td>
<td>25,842</td>
<td>4,079</td>
<td>21,743</td>
<td></td>
</tr>
<tr>
<td>EMIA</td>
<td>5,041</td>
<td>2,749</td>
<td>2,292</td>
<td></td>
</tr>
</tbody>
</table>

**EMPLOYEE AND BOARD DIVERSITY**

<table>
<thead>
<tr>
<th>Gender1</th>
<th>Female %</th>
<th>Male %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>36.5%</td>
<td>63.5%</td>
</tr>
<tr>
<td>Non-Sales</td>
<td>56.4%</td>
<td>43.6%</td>
</tr>
<tr>
<td>Executive Group (includes non-U.S.)</td>
<td>20.0%</td>
<td>80.0%</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>0.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age2</th>
<th>&lt; 30 Years</th>
<th>30–50 Years</th>
<th>&gt; 50 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>20.9%</td>
<td>62.1%</td>
<td>17.0%</td>
</tr>
<tr>
<td>Non-Sales</td>
<td>17.6%</td>
<td>62.0%</td>
<td>20.4%</td>
</tr>
<tr>
<td>Executive Group</td>
<td>0.0%</td>
<td>100.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>0.0%</td>
<td>100.0%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ethnicity and Race</th>
<th>White</th>
<th>Black or African American</th>
<th>Hispanic or Latino</th>
<th>Asian</th>
<th>American Indian or Alaska Native</th>
<th>Not Specified</th>
<th>Two or More Races</th>
<th>Native Hawaiian or Other Pacific Islander</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>82.1%</td>
<td>5.4%</td>
<td>2.9%</td>
<td>7.9%</td>
<td>0.4%</td>
<td>0.0%</td>
<td>0.6%</td>
<td>0.6%</td>
</tr>
<tr>
<td>Non-Sales</td>
<td>72.2%</td>
<td>11.9%</td>
<td>5.7%</td>
<td>7.7%</td>
<td>0.3%</td>
<td>0.0%</td>
<td>0.6%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Executive Group</td>
<td>80.0%</td>
<td>0.0%</td>
<td>10.0%</td>
<td>10.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>75.0%</td>
<td>9.0%</td>
<td>8.0%</td>
<td>8.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

1 Totals include employees whose gender is not recorded. Provida employees not included.
2 Workforce includes regular employees only.
3 U.S. only. Due to rounding, figures may not add up to 100%.
4 Totals for gender and age will not match due to unidentified personnel in our system.

**EMPLOYEE TRAINING AND PERFORMANCE REVIEWS**

<table>
<thead>
<tr>
<th>Average Hours of Training Per Year4</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Sales</td>
<td>5.0</td>
<td>6.8</td>
</tr>
<tr>
<td>Sales</td>
<td>3.1</td>
<td>2.2</td>
</tr>
</tbody>
</table>

**Employees Receiving Regular Performance Reviews5**

<table>
<thead>
<tr>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Sales</td>
<td>99.9%</td>
</tr>
<tr>
<td>Sales</td>
<td>99.8%</td>
</tr>
</tbody>
</table>

5 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) and instructor-led courses. Performance review figures reflect only employees who received performance ratings and had performance feedback entered into the company’s ePerformance system. Performance may be measured separately from the online system. Some gender data is not available in our system, because those employees are no longer with the company.
Environmental Data

### ENVIRONMENT

<table>
<thead>
<tr>
<th>Property</th>
<th>2015</th>
<th>2014</th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global property (million sq. ft.)</td>
<td>17.16</td>
<td>16.79</td>
<td>18.15</td>
<td>18.05</td>
</tr>
<tr>
<td>U.S. property (million sq. ft.)</td>
<td>9.78</td>
<td>9.61</td>
<td>10.91</td>
<td>11.49</td>
</tr>
<tr>
<td>EPA Energy Star (No. labeled buildings)</td>
<td>13</td>
<td>15</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>EPA Energy Star (million sq. ft.)</td>
<td>3.96</td>
<td>4.53</td>
<td>4.53</td>
<td>4.53</td>
</tr>
<tr>
<td>LEED (No. certified buildings)</td>
<td>17</td>
<td>14</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>LEED (million sq. ft.)</td>
<td>3.31</td>
<td>3.11</td>
<td>2.74</td>
<td>2.35</td>
</tr>
<tr>
<td>Greenhouse Gas Emissions (metric tons CO\textsubscript{2}e)</td>
<td>13</td>
<td>15</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>EPA Energy Star (million sq. ft.)</td>
<td>3.96</td>
<td>4.53</td>
<td>4.53</td>
<td>4.53</td>
</tr>
</tbody>
</table>

### Energy (MWh)

- **Total electricity consumption**: 143,570
- **Renewable Energy Certificates**: 101,648
- **Energy intensity (MWh per sq. ft.)**: 0.0211
- **Renewable energy capital investment ($ millions)**: 628

### Waste (lbs.)

- **Total waste generated**: 6,928,069
- **Total waste to landfill**: 2,763,521
- **Total waste recycled**: 4,164,548
- **Waste diversion (% recycled)**: 60%

### Water (kgals)

- **Total water consumption**: 69,021
- **Water intensity (kgals per FTE)**: 6.2892

### 2015 SCOPE 1 EMISSION

<table>
<thead>
<tr>
<th>GHG Type</th>
<th>Fuel CH</th>
<th>Natural Gas</th>
<th>Fuel Gasoline</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO\textsubscript{2}</td>
<td>Domestic</td>
<td>154</td>
<td>4498</td>
<td>4884</td>
</tr>
<tr>
<td></td>
<td>International</td>
<td>334</td>
<td>236</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>488</td>
<td>4733</td>
<td>4884</td>
</tr>
<tr>
<td>CH\textsubscript{4}</td>
<td>Domestic</td>
<td>0.15</td>
<td>2.12</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>International</td>
<td>0.33</td>
<td>0.11</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>0.48</td>
<td>2.23</td>
<td>0</td>
</tr>
<tr>
<td>N\textsubscript{2}O</td>
<td>Domestic</td>
<td>0.35</td>
<td>2.52</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>International</td>
<td>0.78</td>
<td>0.13</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>1.14</td>
<td>2.66</td>
<td>0</td>
</tr>
</tbody>
</table>

---

1. Updates are made to values reported in previous years as a result of significant changes in methodology and corrections.
2. Reflects updated emission factors.
3. Property figures represent the average square footage of our real estate portfolio for each year.
4. U.S. owned and managed facilities only.

---

Community Data

### COMMUNITY

<table>
<thead>
<tr>
<th>MetLife Foundation Grants ($ millions)</th>
<th>2015</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Inclusion</td>
<td>$29.65</td>
<td>$27.25</td>
<td>$16.77</td>
</tr>
<tr>
<td>Health and Medical Research</td>
<td>$1.72</td>
<td>$1.86</td>
<td>$4.73</td>
</tr>
<tr>
<td>Arts &amp; Culture</td>
<td>$2.86</td>
<td>$3.10</td>
<td>$5.67</td>
</tr>
<tr>
<td>Youth/Education</td>
<td>$3.03</td>
<td>$2.82</td>
<td>$6.41</td>
</tr>
<tr>
<td>Community Development</td>
<td>$3.22</td>
<td>$3.37</td>
<td>$5.51</td>
</tr>
<tr>
<td>Associate Involvement</td>
<td>$2.09</td>
<td>$2.67</td>
<td>$3.41</td>
</tr>
</tbody>
</table>

---

2015 ENERGY CONSUMPTION BY TYPE

<table>
<thead>
<tr>
<th>Energy Type</th>
<th>MWh</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity (Includes Scope 3 electricity)</td>
<td>143,570</td>
</tr>
<tr>
<td>Fuel (fuel oil, natural gas and fleet gasoline)</td>
<td>48,019</td>
</tr>
<tr>
<td>Total energy consumption</td>
<td>191,588</td>
</tr>
</tbody>
</table>

---

2. MetLife 2015 Performance Data
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 events. They are frequently, but not always, preceded by words such as "anticipate," "estimate," "expect," "project," "intend," "plan," "believe" and other words and terms of similar meaning, or are preceded by future time periods, in connection with a discussion of future operating or financial performance. In particular, these include statements relating to future actions, prospective results of 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 assumptions and current facts and conditions. 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. These factors include: (1) difficult conditions in the global 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.
We have prepared this report in accordance with the Core Global Reporting Initiative GRI G4 Guidelines, including the GRI Financial Services Sector Disclosure.

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.

MetLife most recently issued a 2014 Global Impact Progress Report in September 2014. MetLife Foundation also publishes an annual report. MetLife intends to publish future reports on an annual basis.

This report contains data corresponding to the 2015 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. Our 2015 greenhouse gas figures for all scopes were assured by the data-analytics firm Trucost as part of our CDP reporting process.

Applying the GRI Principles for Defining Report Content

We conducted a materiality analysis in 2014 to identify the key issues to address in our reporting. The analysis satisfies the GRI G4 Principles for Defining Report Content: materiality, stakeholder inclusiveness, completeness and context. Please refer to the MetLife 2013 Global Impact Report for a description of the materiality analysis process.

The Specific Standard Disclosures: Aspects and Aspect Boundaries section of the GRI Index provides information regarding boundaries related to material issues.

Learn More

Please visit our Global Impact website at: www.metlifeglobalimpact.com to access the full 2015 report, executive summary, and GRI Index. You will also find translations of the report and supporting documents in various languages.

We invite members of the investment community to further explore our ESG disclosure and ratings through major market data platforms, including:

- Bloomberg Professional Services
- Thomson Reuters Datastream Professional
- MSCI Barra
VISION FOR GLOBAL IMPACT

Building on our long history of helping our customers live better lives, MetLife is committed to helping people, families and communities around the world expand tomorrow’s possibilities. We work hard to maintain the trust of all our customers and to advance stability in the communities we serve.