

GRI Standards

MetLife's 2019 GRI Index has been prepared according to the GRI Standards Core option and represents performance data from calendar year 2019.

Disclosure Number	Disclosure Title	Response/Reference
GRI 102: General Disclosures		
Organizational Profile		
102-1	Name of the organization	MetLife, Inc.
102-2	Activities, brands, products, and services	2019 10-K pages 5-9
102-3	Location of headquarters	200 Park Ave., New York, NY 10166
102-4	Location of operations	2019 10-K pages 9-12; Global Locations
102-5	Ownership and legal form	C corporation
102-6	Markets served	2019 10-K pages 9-12
102-7	Scale of the organization	Appendix/Performance Data/Financial Data, Workforce Data
102-8	Information on employees and other workers	Appendix/Performance Data/Workforce Data MetLife's work is not substantially performed by workers who are legally recognized as self-employed or who are employees of contractors. MetLife does not have any significant annual variation in employment numbers.
102-9	Supply chain	Workforce of the Future/Fostering a Diverse Supply Chain; Environmental Impact/Supply Chain Sustainability; MetLife Global Procurement
102-10	Significant changes to the organization and its supply chain	2019 10-K page 68
102-11	Precautionary Principle or approach	Managing Sustainably/Risk Management
102-12	External initiatives	Signatory to the UN Principles for Responsible Investment; Catalyst CEO Champions for Change; One Mind at Work Pledge; Signatory to United Nations Women's Empowerment Principles; CEO Action for Diversity & Inclusion 2020 Proxy Statement pages 9-10

Disclosure Number	Disclosure Title	Response/Reference
102-13	Membership of associations	<p>Some of the policy, research and trade associations with whom we engage include:</p> <ul style="list-style-type: none"> ● American Council of Life Insurers ● American Property Casualty Insurance Association ● Atlantic Council ● Business Council for International Understanding ● Coalition of Service Industries ● Council of the Americas ● Council on Foreign Relations ● Geneva Association ● Institute of International Finance ● Insurance Institute for Business & Home Safety ● Japan Society ● Korea Society ● National Center for Asia Pacific Economic Cooperation ● Washington International Trade Association; Bipartisan Policy Center; U.S. Chamber of Commerce; American Enterprise Institute; Business Roundtable ● Wildfire Defense Systems ● Principles of Responsible Investment <p>Some of the environmental associations with whom we engage include:</p> <ul style="list-style-type: none"> ● Carbon Disclosure Project ● Center for Active Design ● Climate Leadership Council ● Forest Stewardship Council ● Sustainable Forestry Initiative ● United States Department of Energy ● United States Environmental Protection Agency ● United States Green Building Council <p>See also the Benefits section of our ESG Data Center</p>
Strategy		
102-14	Statement from senior decision-maker	<p>Our Strategy & Leadership/A Message From Our President and CEO</p> <p>CEO's Letter: 2019 Annual Report</p> <p>Letter from Chairman of the Board: 2020 Proxy Statement</p>
Ethics and Integrity		
102-16	Values, principles, standards, and norms of behavior	<p>Managing Sustainability/Ethics and Compliance</p> <p>MetLife Purpose</p> <p>MetLife Financial Management Code of Professional Conduct</p> <p>MetLife Director's Code of Business Conduct and Ethics</p> <p>MetLife Corporate Conduct</p> <p>MetLife Code of Business Ethics</p> <p>MetLife Corporate Governance</p> <p>MetLife Ethics and Integrity</p> <p>MetLife Customer Privacy Policy</p> <p>MetLife Supplier Code of Business Ethics</p>

Disclosure Number	Disclosure Title	Response/Reference
Governance		
102-18	Governance structure	Corporate Governance ; Governance and Corporate Responsibility Committee Charter 2020 Proxy Statement pages 11-15, 17, 31-38
102-20	Executive-level responsibility for economic, environmental, and social topics	Protecting Our Environment/Climate Change; 2020 Proxy Statement pages 8-10, 38, 41, 61, 64
102-29	Identifying and managing economic, environmental, and social impacts	Protecting Our Environment/Climate Change; 2020 Proxy Statement pages 8-10, 38, 41, 61, 64
Stakeholder Engagement		
102-40	List of stakeholder groups	Appendix/Stakeholder Engagement; 2020 Proxy Statement : Chairman's Letter and pages 8, 41, 61 We consider our stakeholders to include investors and shareholders, customers, employees, governments and regulators, and the communities where we operate.
102-41	Collective bargaining agreements	We do not closely track this metric due to differing definitions of collective bargaining agreements across locations. Some of our non-U.S. (non-agency) employees are covered, while in the United States, we do not have a collective-bargaining agreement covering employees.
102-42	Identifying and selecting stakeholders	We primarily engage with stakeholders who have a high impact on and who are most affected by MetLife's business operations.

Disclosure Number	Disclosure Title	Response/Reference
102-43	Approach to stakeholder engagement	<p>Strengthening Our Workforce/Caring for Our Employees/Employee feedback; Appendix/Stakeholder Engagement; 2020 Proxy Statement; Chairman's Letter and pages 8, 41, 61</p> <p>Investors: Engagement via annual and required SEC filings, investor presentations, roadshow participation and direct interaction. Employees: Employee surveys annually (including our global organizational health survey), annual performance reviews and direct conversations with supervisors/managers. Governments: Engagement on a continual basis at the international, national, regional, and local level and participation in industry associations on an annual membership basis. Communities: Engagement via MetLife Foundation activities and employee volunteerism. Customers: Engagement via direct outreach and conversations (continual), customer satisfaction surveys (including Net Promoter Surveys) and responses to RFPs.</p> <p>In 2019, we:</p> <ol style="list-style-type: none"> Continued to enhance our NPS program to generate more granular information, drilling down to an individual product level instead of focusing on the entire business as a whole. The survey also now allows for a deeper understanding of experience at customer touchpoints for each product. As a result, insights are expected to be far more actionable. Took stock of key transactional NPS surveys to build a more streamlined and standardized framework for surveys across touchpoints and countries. This will allow for better in-the-moment measurement of customer experiences. Continued embedding the Voice of the Customer in the New Product Development (NPD) process to create stronger and more differentiated solutions for our customers.
102-44	Key topics and concerns raised	<p>Our Strategy & Leadership/Our Sustainability Priorities</p> <p>2020 Proxy Statement pages 8, 41</p>

Reporting Practice

102-45	Entities included in the consolidated financial statements	2019 10-K , Exhibit 21.2
102-46	Defining report content and topic Boundaries	<p>Our Strategy & Leadership/A Message From Our President and CEO, Our Sustainability Priorities</p> <p>CEO's Letter: 2019 Annual Report</p> <p>The content of this report aligns with MetLife's sustainability priorities, strategy, and materiality.</p>

Disclosure Number	Disclosure Title	Response/Reference
102-47	List of material topics	Our most recent materiality assessment was performed in 2017 and identified the following material topics: Financial Performance; Risk Management; Information Security and Privacy; Customer Experience; Employee Experience; Product Accessibility See also Our Sustainability Priorities and 2020 Proxy Statement page 41 for a summary of MetLife's strategic approach to ESG issues, developed in 2019.
102-48	Restatements of information	No significant changes
102-49	Changes in reporting	No significant changes
102-50	Reporting period	January 1 — December 31, 2019, unless otherwise noted.
102-51	Date of most recent report	April 2019
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	We invite your comments, questions, and feedback on this report. Please contact us at: globalimpact@metlife.com
102-54	Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with GRI: Core.
102-55	GRI content index	Appendix
102-56	External assurance	About this Report

GRI 200: Economic

GRI 201: Economic Performance

103-1	Explanation of the material topic and its Boundary	Our Strategy & Leadership; Ensuring Confidence for Our Customers; Creating Value as an Investor; Appendix/Performance Data/Financial Data; 2019 10-K page 148
103-2	The management approach and its components	Our Strategy & Leadership; Ensuring Confidence for Our Customers; Creating Value as an Investor; Appendix/Performance Data/Financial Data; 2019 10-K page 148
103-3	Evaluation of the management approach	Our Strategy & Leadership; Ensuring Confidence for Our Customers; Creating Value as an Investor; Appendix/Performance Data/Financial Data; 2019 10-K page 148
201-1	Direct economic value generated and distributed	Appendix/Performance Data/Financial Data; 2019 10-K page 148
201-2	Financial implications and other risks and opportunities due to climate change	Ensuring Confidence for Our Customers/Driving Innovation/Better Prepared for Climate Risks; Creating Value as an Investor/Responsible Investments; Protecting Our Environment/Climate Change; CDP Climate Change 2019 , C2. Risks and Opportunities

Disclosure Number	Disclosure Title	Response/Reference
GRI 202: Market Presence		
103-1	Explanation of the material topic and its Boundary	Ensuring Confidence for Our Customers; Strengthening Our Workforce Global Locations
103-2	The management approach and its components	Ensuring Confidence for Our Customers; Strengthening our Workforce; Creating Value as an Investor
103-3	Evaluation of the management approach	Ensuring Confidence for Our Customers; Strengthening our Workforce; Creating Value as an Investor
202-2	Proportion of senior management hired from the local community	80% of senior management at significant locations of operation are hired from local communities. For this report, “senior management” is defined as officers of the company, “local” is defined as employees born or who have the legal right to reside indefinitely in the same geographic market as the operation, and “significant locations of operation” are defined as locations with at least 750 employees.
GRI 203: Indirect Economic Impacts		
103-1	Explanation of the material topic and its Boundary	Ensuring Confidence for Our Customers; Strengthening our Workforce; Creating Value as an Investor; Empowering Our Communities
103-2	The management approach and its components	Ensuring Confidence for Our Customers; Strengthening our Workforce; Creating Value as an Investor; Empowering Our Communities
103-3	Evaluation of the management approach	Ensuring Confidence for Our Customers; Strengthening our Workforce; Creating Value as an Investor; Empowering Our Communities
203-1	Infrastructure investments and services supported	Ensuring Confidence for Our Customers; Strengthening our Workforce; Creating Value as an Investor; Empowering Our Communities
203-2	Significant indirect economic impacts	Ensuring Confidence for Our Customers; Strengthening our Workforce; Creating Value as an Investor; Empowering Our Communities
GRI 205: Anti-corruption		
205-1	Operations assessed for risks related to corruption	All MetLife operations globally undergo an anti-corruption risk assessment at least annually, while ongoing monitoring and testing activities ensure that key anti-corruption controls effectively mitigate corruption risk.
205-2	Communication and training about anti-corruption policies and procedures	Managing Sustainably/Ethics and Compliance; Code of Business Ethics The MetLife Global Anti-Corruption Policy has been communicated in local languages to all MetLife employees globally. The policy is also available on MetLife’s global intranet sites for all employees to access. Third parties are also trained on MetLife’s policy through a brochure that is provided to all third parties we engage globally.
GRI 206: Anti-competitive Behavior		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	None at the corporate level.

Disclosure Number	Disclosure Title	Response/Reference
GRI 300: Environmental		
GRI 302: Energy		
302-1	Energy consumption within the organization	Appendix/Performance Data/Environmental Data; CDP Climate Change 2019 , C8. Energy There was no energy consumption from energy generated from heating, cooling, or steam. MetLife does not sell energy.
302-3	Energy intensity	Appendix/Performance Data/Environmental Data
302-4	Reduction of energy consumption	Protecting Our Environment/Carbon Neutrality, Green Buildings
GRI 305: Emissions		
103-2	The management approach and its components	Protecting Our Environment/Carbon Neutrality, Climate Change; MetLife's Statement on Climate Change ; 2019 10-K pages 41 and 42
305-1	Direct (Scope 1) GHG emissions	Appendix/Performance Data/Environmental Data; CDP Climate Change 2019 , C6. Emissions Data
305-2	Energy indirect (Scope 2) GHG emissions	Appendix/Performance Data/Environmental Data; CDP Climate Change 2019 , C6. Emissions Data
305-3	Other indirect (Scope 3) GHG emissions	Appendix/Performance Data/Environmental Data; CDP Climate Change 2019 , C6. Emissions Data
305-4	GHG emissions intensity	Appendix/Performance Data/Environmental Data; CDP Climate Change 2019 , C6. Emissions Data
305-5	Reduction of GHG emissions	Protecting Our Environment/Carbon Neutrality, Climate Change; CDP Climate Change 2019 , C4. Targets and Performance
GRI 308: Supplier Environmental Assessment		
103-2	The management approach and its components	Protecting Our Environment/Supply Chain Sustainability; CDP Climate Change 2019 , C2. Risks and Opportunities
308-1	New suppliers that were screened using environmental criteria	100%: environmental sustainability questions are part of MetLife's standard RFP/RFI templates and are also included in the Supplier Onboarding Process. See also, Supplier Code of Conduct
GRI 400: Social		
GRI 401: Employment		
103-1	Explanation of the material topic and its Boundary	Strengthening Our Workforce
103-2	The management approach and its components	Strengthening Our Workforce; Careers at MetLife
103-3	Evaluation of the management approach	Strengthening Our Workforce

Disclosure Number	Disclosure Title	Response/Reference
401-1	New employee hires and employee turnover	Appendix/Performance Data/Workforce Data
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<p>MetLife provides benefits to all U.S. full-time employees, and these plans/programs are generally available to part-time employees working 20 hours a week or more, but not to contract workers or part-time workers working less than 20 hours a week. These benefits include:</p> <ul style="list-style-type: none"> • Medical coverage, includes prescription drug and vision coverage • Dental coverage • Short-term and long-term disability coverage • Company-paid life insurance • 401(k) plan • Restricted Stock Units, Performance Shares, and Stock Options, as components of our Long-Term Incentive Award programs for high-job-level and higher-paid employees • Cash balance defined benefit retirement plan • Healthcare and Dependent Day Care Flexible Spending Accounts • Commuter Program • Back-up child-care, elder-care, and college advising program • Tuition assistance program • Travel benefits: emergency services, travel accident, and international medical coverage • Opportunity to earn Wellness Dividend credited toward employee contributions for medical coverage • Optional employee-paid life insurance (group term life, GVUL, dependent life, VAD&D insurance) • Legal Services plan • Critical Illness Insurance • Adoption financial assistance • Surrogacy financial assistance • Hospital Indemnity Insurance (through 9/30/20) • Employee Assistance Program • Financial wellness program
GRI 404: Training and Education		
103-1	Explanation of the material topic and its Boundary	Strengthening Our Workforce/Workforce of the Future; Diversity & Inclusion
103-2	The management approach and its components	Strengthening Our Workforce/Workforce of the Future; Diversity & Inclusion
103-3	Evaluation of the management approach	Strengthening Our Workforce/Workforce of the Future; Diversity & Inclusion
404-1	Average hours of training per year per employee	Appendix/Performance Data/Workforce Data
404-2	Programs for upgrading employee skills and transition assistance programs	<p>Strengthening Our Workforce/Workforce of the Future; Diversity & Inclusion</p> <p>Bringing the Future of Work into Focus Workforce of the Future</p>

Disclosure Number	Disclosure Title	Response/Reference
404-3	Percentage of employees receiving regular performance and career development reviews	Appendix/Performance Data/Workforce Data
GRI 405: Diversity and Equal Opportunity		
103-1	Explanation of the material topic and its Boundary	Strengthening Our Workforce/Diversity & Inclusion; Careers at MetLife ; Global Diversity & Inclusion
103-2	The management approach and its components	Strengthening Our Workforce/Diversity & Inclusion; Careers at MetLife ; Global Diversity & Inclusion
103-3	Evaluation of the management approach	Strengthening Our Workforce/Diversity & Inclusion; Careers at MetLife ; Global Diversity & Inclusion
405-1	Diversity of governance bodies and employees	Appendix/Performance Data/Workforce Data; 2020 Proxy Statement, page 12
GRI 406: Non-discrimination		
103-1	Explanation of the material topic and its Boundary	MetLife's Code of Business Ethics
103-2	The management approach and its components	MetLife's Code of Business Ethics
406-1	Incidents of discrimination and corrective actions taken	MetLife is strongly committed to equal employment opportunity and to administering all terms, conditions, and privileges of employment fairly. It has policies broadly prohibiting discrimination and harassment, provides employees with several avenues to submit complaints, and has robust procedures for investigating those complaints and taking appropriate action if warranted. As a Fortune 50 employer with tens of thousands of employees, MetLife receives complaints from time to time which are investigated and, if warranted, corrective action is taken. Employee complaints and actions taken in response are confidential personnel matters.
GRI 415: Public Policy		
103-1	Explanation of the material topic and its Boundary	MetLife's Code of Business Ethics
103-2	The management approach and its components	MetLife's Code of Business Ethics
415-1	Political contributions	MetLife forbids political contributions outside the United States without express approval from the Head of International Government Relations. We made no political contributions outside the United States in 2018. 2019 Political Activities Report
GRI 417: Marketing and Labeling		
417-3	Incidents of non-compliance concerning marketing communications	2019 10-K pages 306-311 We consider "significant" fines as those listed in our 10-K.

Disclosure Number	Disclosure Title	Response/Reference
GRI 418: Customer Privacy		
103-1	Explanation of the material topic and its Boundary	Privacy Policy
103-2	The management approach and its components	Privacy Policy
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	The number of complaints received is confidential information. MetLife has a long-standing commitment to protect the security, confidentiality, and integrity of personal information, and to comply with all applicable privacy and data protection laws and regulations. To this end, MetLife has a global privacy policy, which establishes enterprisewide minimum standards on the collection, use, and protection of personal information. Like other organizations, MetLife occasionally experiences security breaches, which may be described generally as the unauthorized access, loss, disclosure, or misdirection of personal information. Should one of these incidents occur, MetLife has an incident response team that takes immediate steps to minimize any impact on the subject, follow applicable legal requirements, and investigate and correct the root cause, if needed, to help prevent future incidents. The team includes privacy and security professionals, lawyers, and associates in our lines of business.
GRI 419: Socioeconomic Compliance		
419-1	Non-compliance with laws and regulations in the social and economic area	2019 10-K pages 306-311 We consider “significant” fines as those listed in our 10-K.
GRI G4 Sector Disclosures: Financial Services		
Product Portfolio		
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Ensuring Confidence for Our Customers/Products and Services for Financial Confidence; Creating Value as an Investor/Responsible Investments MetLife Social Investments Program MetLife Investment Management
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Ensuring Confidence for Our Customers; Creating Value as an Investor/Responsible Investments; SASB Index, code FN-IN-410b.2 MetLife Social Investments Program

Disclosure Number	Disclosure Title	Response/Reference
Active Ownership		
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	<p>Creating Value as an Investor/Responsible Investments</p> <p>MIM believes active engagement with company leadership is a key to managing investment risk. Investment analysts frequently interact and engage in discussions with a firm's senior management throughout the initial due diligence process and as part of the portfolio monitoring process. Ongoing dialogue helps to raise awareness of sustainable business practices.</p> <p>MIM ESG Policy</p>
FS11	Percentage of assets subject to positive and negative environmental or social screening	MIM ESG Policy
Local Communities		
FS13	Access points in low-populated or economically disadvantaged areas by type	<p>Ensuring Confidence for Our Customers/Products and Services for Financial Confidence/Supporting financial health around the world</p> <p>In many of our markets, we distribute insurance through partnerships with organizations such as banks, retailers, mobile phone operators, and affinity groups. This is one example of our drive to grow in emerging markets.</p>
FS14	Initiatives to improve access to financial services for disadvantaged people	<p>Ensuring Confidence for Our Customers/Products and Services for Financial Confidence/Supporting financial health around the world; Empowering Our Communities/Skills-Based Volunteerism</p> <p>MetLife strives to improve access to our products and services for disadvantaged people. In several countries around the world, we work with partners from other industries to reach wider segments of the population. For example, in Colombia we work with an utility company, selling Personal Accident policies door-to-door and by phone for premiums as low as \$1.50 per month.</p>