

ESG Scorecard

MetLife's primary performance data across sustainability and environmental, social and governance (ESG) indicators.

2023 Financial Data

Total Assets Under Management (Total AUM) ¹	\$ Billions	Percentage of Total AUM
Mortgage Loans	\$ 109.3	18.2%
Public Corporates	106.5	17.7%
Structured Products	64.6	10.8%
Private Corporates	57.3	9.5%
U.S. Government and Agency	52.1	8.7%
Foreign Government	40.4	6.7%
Private Infrastructure	34.4	5.7%
Cash and Short-Term Investments	29.8	5.0%
Real Estate Equity	25.0	4.2%
Common and Preferred Equity	18.1	3.0%
Alternatives	17.1	2.8%
Municipals	14.4	2.4%
Emerging Market Debt	12.2	2.0%
Private Structured Credit	6.2	1.0%
Bank Loans	5.8	1.0%
High Yield	4.8	0.8%
Middle Market Private Capital	2.8	0.5%
Total	\$ 600.8	100.0%

1. As of December 31, 2023. At estimated fair value. Cash and Short-Term Investments includes cash equivalents. See [Explanatory Note](#).

ESG Scorecard

Financial Data

MetLife General Account (GA) Responsible Investments¹ (Estimated Fair Value—\$ in millions)

	2023	2022	2021	2020	2019
Infrastructure	\$ 20,300	\$ 17,216	\$ 19,995	\$ 18,732	\$ 15,407
Green Investments ²	24,624	21,240	20,538	17,703	10,296
Municipal Bonds ³	11,171	12,152	14,213	13,722	12,886
Affordable Housing Investments	2,198	1,810	2,455	2,652	2,347
Impact Investments ⁴	256	233	249	206	197
Total	\$ 58,549	\$ 52,651	\$ 57,450	\$ 53,015	\$ 41,133

Annual MetLife GA Responsible Investments^{1,5} (\$ in millions)

	2023	2022	2021	2020	2019
Infrastructure	\$ 2,083	\$ 3,149	2,508	\$ 1,936	\$ 4,517
Green Investments ²	1,997	3,810	3,902	2,579	515
Municipal Bonds ³	459	2,260	1,092	2,116	1,731
Affordable Housing Investments	355	277	150	179	263
Impact Investments ⁴	66	24	65	12	13
Total	\$ 4,960	\$ 9,520	\$ 7,717	\$ 6,821	\$ 7,039

1. Responsible Investments are defined as investments that intend to achieve both a market financial return and promote social and/or environmental benefits. Responsible investments at MetLife include infrastructure, green, municipal bonds, affordable housing, and impact investments. MetLife Investment Management, LLC and certain of its affiliates (MIM) may periodically refine or otherwise modify its definition of responsible investments and the components thereof based on data availability and other factors. Values represent Responsible investments within MetLife's GA investment portfolio, managed by MIM. Total MIM-managed responsible investments, including those on behalf of third-party clients, was more than \$86 billion as of December 31, 2023. Prior reports included total MIM-managed responsible investments. The previously reported MIM-managed total responsible investment values (in millions) and percentage difference from the newly reported GA responsible investment values are: i) 2022: \$77,338 and 32% change, ii) 2021: \$82,886 and 31% change, iii) 2020: \$74,496 and 29% change; and iv) 2019: \$58,445 and 30% change.

2. MIM currently defines green investments to include 1) LEED, ENERGY STAR, BREEAM, NGBS, Fitwel-certified real estate equity investments; 2) commercial mortgage loans secured by LEED and/or ENERGY STAR-certified real estate; 3) renewable energy projects, including wind and solar; 4) energy-saving performance contracts; 5) public and private corporate green bonds and loans; 6) Property Assessed Clean Energy (PACE) residential and commercial loans; and 7) sustainable agricultural loans.

3. Municipal Bonds include bonds or notes issued by or on behalf of US states or territories or their political subdivisions, or agencies or instrumentalities of states or territories, their political subdivisions, or municipal corporations. Includes taxable and tax-exempt debt securities issued by entities exempt from income taxes under Section 501(c)(3) of the US Internal Revenue Code.

4. Impact investments are investments made with the intention to generate positive, measurable social and environmental impact alongside a financial return (GIIN—Global Impact Investment Network—definition). This activity includes MetLife's GA and a smaller volume of MetLife Foundation assets.

5. Represents investments sourced in the year.

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Workforce Data (at December 31, 2023)

Global Workforce Data (#s)	Total	Female	Male
EMPLOYMENT CONTRACT			
Regular	42,072	22,106	19,966
Temporary	1,073	664	409
EMPLOYMENT TYPE			
Full-time	42,814	22,529	20,285
Part-time	331	241	90
WORKFORCE BREAKDOWN			
Employees	43,145	22,770	20,375
WORKFORCE BY REGION			
United States/Canada	14,707	9,124	5,583
Latin America	8,265	5,234	3,031
Asia	16,446	6,241	10,205
Europe, the Middle East and Africa	3,727	2,171	1,556

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Workforce Data (at December 31, 2023)

Diversity Data	Sales	Non-Sales	Executive Leadership Team	Board of Directors
EMPLOYEE AND BOARD DIVERSITY (%)				
Gender¹				
Female	41%	57%	30%	36%
Male	59%	43%	70%	64%
Age¹				
< 30 Years	11%	14%	0%	0%
30-50 Years	62%	61%	20%	0%
> 50 Years	27%	25%	80%	100%
Ethnicity and Race^{1,2}				
White ³	82%	63%	87%	71%
Black or African American	5%	14%	13%	21%
Hispanic or Latino	8%	8%	0%	7%
Asian	2%	11%	0%	0%
American Indian or Alaska Native	0%	0%	0%	0%
Not Specified	0%	0%	0%	0%
Two or More Races	2%	2%	0%	0%
Native Hawaiian or Pacific Islander	1%	0%	0%	0%

1. Gender, ethnicity/race and age do not include unidentified personnel in our system.

2. U.S. only. Due to rounding, figures may not add up to 100%.

3. Includes those individuals self-identifying their race and ethnicity as Middle Eastern / North African.

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Workforce Data (at December 31, 2023)

Diversity Data

U.S.

Latin America

Asia

EMEA

EMPLOYEE DIVERSITY BY REGION¹ (%)

Gender^{1,2}

Female	62%	63%	38%	58%
Male	38%	37%	62%	42%

Age^{1,2}

< 30 Years	10%	13%	17%	14%
30-50 Years	54%	70%	61%	70%
> 50 Years	36%	17%	22%	16%

Ethnicity and Race^{1,2}

White	64%			
Black or African American	14%			
Hispanic or Latino	8%			
Asian	11%			
American Indian or Alaska Native	0%			
Not Specified	0%			
Two or More Races	2%			
Native Hawaiian or Pacific Islander	0%			

1. Due to rounding, figures may not add up to 100%.

2. Gender, ethnicity/race and age do not include unidentified personnel in our system.

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Workforce Data (at December 31, 2023)

Diversity Data	2023	2022
GENDER, ETHNIC AND RACIAL DIVERSITY		
Global Female Management ¹ %	43.0%	42.3%
Global Female Nonmanagement ² %	54.4%	54.3%
U.S. Ethnically and Racially Diverse Management ¹ %	27.5%	26.6%
U.S. Ethnically and Racially Diverse Nonmanagement ² %	37.6%	36.4%
Gender Diversity for Officers ³ (VP+)—Global	30.4%	29.4%
Ethnic and Racial Diversity for Officers ³ (VP+)—U.S.	27.2%	26.1%

2023 Training Data and Performance Review

Employee Training and Performance Reviews	Female	Male
AVERAGE HOURS OF TRAINING PER YEAR⁴ (# OF HOURS)		
Non-sales	14	16
Sales	10	7
EMPLOYEES RECEIVING REGULAR PERFORMANCE REVIEWS⁵ (% OF EMPLOYEES)		
Non-sales	100%	100%
Sales	100%	100%

1. Management population is defined as any active employee who has at least one direct report.
2. Nonmanagement population is defined as any active employee who does not have any direct reports.
3. The Officer population is a subset of overall management that is a reflection of the leadership of the organization. It includes all MetLife employees at the Vice President level or above.
4. Employee training figures include only training activity captured in our Learning Management System, including skill-based training and compliance training. Data includes training courses taken online (virtual courses) and instructor-led courses.
5. Performance review figures reflect only employees who were in scope and active during the year-end assessment process and had ratings entered into the company's ePerformance system. Performance feedback may be discussed separately from the online system. Data does not include non-standard grades (local grades and most sales grades), employees with gender data not provided, employees on extended leave or employees hired/re-hired on/after October 1, 2023.

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2023 New Hires and Terminations Data

New Hires ^{1,2}	Female	Male
TOTAL BY AGE GROUP (# OF HIRES)	5,192	3,823
< 30 Years	1,540	1,427
30-50 Years	3,151	2,110
> 50 Years	501	286
PERCENTAGE BY AGE GROUP (% OF HIRES)	58%	42%
< 30 Years	30%	37%
30-50 Years	61%	55%
> 50 Years	10%	8%

2023

U.S. ETHNIC AND RACIAL DIVERSITY³ (% OF HIRES)

Female	53%
Male	52%
Total	53%

1. Gender, ethnicity/race and age metrics do not include employees who have not self-identified or with missing data.

2. Employee hires (new employees who joined MetLife from outside of the company) and terminations (active employees who have left MetLife) exclude impacts due to acquisitions and divestitures, as applicable.

3. U.S. Ethnic and Racial Diversity is the percentage of employees in the United States who identify as American Indian or Alaskan Native, Asian, Black or African American, Hispanic or Latino, Native Hawaiian or Other Pacific Islander, and Two or More Races.

ESG Scorecard

2023 New Hires and Terminations Data

Terminations ^{1,2}	Female	Male
TOTAL BY AGE GROUP (# OF TERMINATIONS)	4,954	3,924
< 30 Years	1,088	1,045
30-50 Years	3,134	2,258
> 50 Years	732	621
PERCENTAGE BY AGE GROUP (% OF TERMINATIONS)	56%	44%
< 30 Years	22%	27%
30-50 Years	63%	57%
> 50 Years	15%	16%

2023

U.S. ETHNIC AND RACIAL DIVERSITY³ (% OF TERMINATIONS)

Female	49%
Male	41%
Total	46%

1. Gender, ethnicity/race and age metrics do not include employees who have not self-identified or with missing data.

2. Employee hires (new employees who joined MetLife from outside of the company) and terminations (active employees who have left MetLife) exclude impacts due to acquisitions and divestitures, as applicable.

3. U.S. Ethnic and Racial Diversity is the percentage of employees in the United States who identify as American Indian or Alaskan Native, Asian, Black or African American, Hispanic or Latino, Native Hawaiian or Other Pacific Islander, and Two or More Races.

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Employee Benefits

Paid Parental Leave Benefits

8 weeks for “primary caregivers”; 2 weeks for “non-primary caregivers”; additional 6–8 weeks short-term disability leave provided for childbirth and recovery

- Primary Caregiver is an individual who has the primary responsibility (more than 50%), during normal work hours over the course of parental leave, for the immediate care and welfare of the newborn child or child placed in the employee’s home for adoption.
- Non-Primary Caregiver is an individual who does not have primary responsibility, during normal work hours over the course of parental leave, for the care and welfare of the newborn child or child placed in the employee’s home for adoption.

Full-time and part-time employees who are scheduled to work a minimum of 20 hours a week, have at least one year of continuous employment, and any of the following relationships are eligible for paid parental leave (PPL):

- Biological parent of a newborn child;
- A relationship to the birth parent or adopting parent through marriage, domestic partnership or civil union at the time the employee requests PPL; or
- Adopting parent of an unmarried child up to age eighteen (18), or a child incapable of self-care up to age twenty-one (21).

Employee Satisfaction

	2023	2022	2021	2020
Percentage of Employees Participating in Annual MyVoice Survey	85%	85%	83%	84%
Percentage of Employees Indicating a Favorable Response to “How happy are you working at MetLife?”	82%	78%	78%	78%

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Environmental Data¹

Greenhouse Gas (GHG) Emissions (metric tons CO₂e)²	2023	2019
Scope 1 Emissions	11,853	18,342
Scope 2 (location-based) Emissions	40,657	68,122
Scope 3 Emissions (global business travel) ³	20,084	44,276
Total Operational Emissions: Scope 1 & 2 (location) and business travel³	72,594	130,740
Carbon Neutrality (metric tons CO₂e)⁴	2023	2019
Scope 2 (market-based) Emissions ²	7,687	30,776
Total Operational Emissions: Scope 1 & 2 (market) and business travel ³	39,624	93,394
Carbon Offsets	39,624	79,834
Other Metrics	2023	2019
Global Property (million sq. ft.) ⁵	11.0	13.4
MetLife Occupiable Area (million sq. ft.) ⁵	9.3	11.0
Emissions Intensity (metric tons CO ₂ e per sq. ft.)	0.006	0.008
Energy (MWh)	2023	2019
Total Energy (includes electricity, fuel oil, natural gas and fleet gasoline)	162,112	231,928
Total Electricity Consumption	115,461	169,928
Electricity Consumption from Renewable Sources	99,749	164,048
Energy Intensity (MWh per sq. ft.)	0.017	0.021

1. Historical energy, GHG emissions and square footage data was updated to account for structural changes, methodology enhancements and corrections in line with the Greenhouse Gas Protocol. Electricity consumption from renewable sources and carbon offsets reflect the totals at the time of original reporting. The previously reported 2019 amounts and the percentage change to the revised 2019 amounts were: i) Scope 1 Emissions: 19,684 and 7% decrease, ii) Scope 2 (location-based) Emissions: 87,026 and 22% decrease, iii) Scope 3 Emissions (global business travel): 25,183 and 76% increase, iv) Total Operational Emissions (Scope 1+2 and business travel): 131,893 and 1% decrease; v) Global Property (million sq. ft.): 14.6 and 8% decrease; vi) MetLife Occupiable Area (million sq. ft.): 12.2 and 10% decrease; vii) Emissions Intensity (metric tons CO₂e per sq. ft.): 0.009 and 11% decrease; viii) Total Energy (includes electricity, fuel oil, natural gas and fleet gasoline): 246,788 and 6% decrease; ix) Total Electricity Consumption: 180,213 and 6% decrease; and x) Energy Intensity (MWh per sq. ft.): 0.020 and 5% increase.
2. The inventory of GHG emissions from Scope 1, Scope 2 and Scope 3 business travel in 2023 for MetLife has been verified by Quantis according to ISO 14064-3. Please see [the full statement](#) for more information.
3. Converted to Global Business Travel, extrapolated historically where necessary due to limited data.
4. MetLife's carbon neutrality efforts apply to global owned and leased offices, global vehicle fleets (Scope 1 and 2 emissions) and employee business travel (Scope 3 Category 6).
5. Property figures represent the year-end square footage of our real estate portfolio.

ESG Scorecard

Environmental Data

Green and Healthy Buildings¹	2023
EPA ENERGY STAR (no. labeled buildings)	28
EPA ENERGY STAR (million sq. ft.)	2.7
LEED (no. certified buildings)	36
LEED (million sq. ft.)	3.6
Fitwel Buildings (no. certified buildings)	4
Fitwel Buildings (million sq. ft.)	1.1
Other Green Buildings (no. certified buildings)	7
Other Green Buildings (million sq. ft.)	0.2

Waste (lbs.)²	2023	2022	2021	2020	2019
Total Waste Generated	3,417,408	3,222,142	2,548,451	3,467,779	5,103,348
Total Waste to Landfill	1,682,658	1,478,615	1,033,121	1,339,314	2,182,607
Total Waste Recycled	1,734,750	1,743,527	1,515,331	2,128,466	2,920,740
Waste Diversion (% recycled)	51%	54%	59%	61%	57%
Enterprise-wide Food Donations to Local Communities (diversion from landfill)	7,176	3,320	78	451	2,092
Enterprise-wide E-waste	165,669	163,983	108,218	89,732	36,944

Water (kgals)³	2023	2022	2021	2020	2019
Total Water Consumption	37,612	34,547	28,153	38,087	54,288
Water Intensity (kgals per sq. ft.)	0.01	0.01	0.01	0.01	0.01

1. MetLife occupied buildings. Does not include MIM managed or MetLife GA investment assets.

2. Due to metrics availability, waste diversion includes the following offices: Aurora, Bridgewater, Convent Station, Dayton, New York, Oriskany, Scranton, Tampa, Troy, Warwick and Whippany. Total weight recycled, reused and resold for sites listed above, and enterprise-wide includes other sites (where data is available).

3. Due to metrics availability, water data includes the following offices: Aurora, Bridgewater, Convent Station, Cary, Cleveland, Dayton, New York, Oriskany, Scranton, Tampa, Troy, Warwick and Whippany.

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Environmental Data

2023 Scope 1 Emissions (Metric Tons CO2e)

GHG Type	Fuel Oil/Gen Diesel	Natural Gas	Transport Fuel
CO2			
Domestic	23	3,298	374
International	349	1,799	3,654
Total	372	5,097	4,028
CH4			
Domestic	0.026	1.740	0.134
International	0.393	0.949	5.412
Total	0.419	2.689	5.546
N2O			
Domestic	0.048	1.647	0.347
International	0.725	0.898	26.805
Total	0.773	2.545	27.152
2023 Energy Consumption by Type (MWh)			2023
Electricity			115,461
Fuel (fuel oil, natural gas, transport fuel, district heat and cooling)			46,651
Total Energy Consumption			162,112

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Community Data

MetLife Foundation Grants (\$ in millions)	2023
Economic Inclusion	\$ 9.42
Financial Health	\$ 17.75
Resilient Communities	\$ 8.16
Employee Engagement	\$ 2.07
Total	\$ 37.40

MetLife Contributions by Source (\$ in millions)	2023	2022	2021	2020	2019
MetLife Foundation	\$ 37.40	\$ 37.92	\$ 30.34	\$ 39.50	\$ 39.94
Mexico and Korea Foundations	0.93	0.82	1.43	4.15	2.02
Corporate	2.12	2.03	2.03	2.86	3.37
Total	\$ 40.45	\$ 40.77	\$ 33.80	\$ 46.51	\$ 45.33

2023 Employee Volunteering	Volunteers Acts	Total Hours
VOLUNTEERING BY REGION		
United States/Canada	15,498	50,986
Latin America	5,837	24,435
Asia	19,343	54,130
EMEA	2,742	14,583
Total	43,420	144,135

ESG Scorecard

Supply Chain Management

	2023	2022	2021	2020
Total Diverse Business Partner Spend (\$ in millions)	\$ 180	\$ 192	\$ 188	\$ 203
Percentage of Suppliers Covered by a Supply Chain Code of Conduct ¹	100%	100%	100%	100%

Privacy Protection/Information Security

Number of Complaints Concerning Breaches of Customer Privacy Received from Outside Parties and Substantiated by MetLife

MetLife has a longstanding commitment to protect the security, confidentiality and integrity of personal information, and to comply with applicable privacy and data protection laws and regulations. To this end, MetLife has a Global Privacy and Data Protection Policy that establishes enterprise-wide 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 data 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.

For additional disclosure on MetLife's cybersecurity management, strategy and governance, please see Item 1C. Cybersecurity of the [2023 Form 10-K](#).

Risk Management

	2023 ²	2022 ³	2021	2020
Percent of Employees Participating in Code of Business Ethics Training	99%	98%	98%	99%

1. MetLife's Supplier Code of Business Conduct was published in 2020 and is available on the external MetLife Global Procurement website. The code refers to any third party and its personnel, including subcontractors providing goods, services and/or deliverables to MetLife. MetLife does not require suppliers to perform attestation.
2. Data includes completions as of February 1, 2024 for courses assigned on or after Sunday, January 1, 2023, and before Monday, January 1, 2024.
3. Data includes completions as of March 13, 2023 for courses assigned on or after Saturday, January 1, 2022, and before Sunday, January 1, 2023.