

Sustainability Products and Services

Since 1868, MetLife has helped generations of people build a more confident future. Around the world, MetLife companies offer life, accident and health insurance, retirement and savings products and other financial wellness solutions that help families (including pets), businesses and communities not just survive, but thrive. This chart showcases examples of MetLife products and services that incorporate considerations for environmental and social issues, such as planning for natural disasters or obtaining equal access to financial services, to help address our customers' diverse and evolving needs and help create greater certainty in an uncertain world.

ESG Category	Product Name	Product/Service Description	Sustainability Issue	Markets
Social	PlanSmart®	A multi-channel experience that focuses on behavioral change, with tools and guidance that empower customers' employees to build financial literacy confidence and well-being.	Financial wellness	U.S.
Social	Met99	Flexible life insurance product designed to make financial planning more accessible to low- and moderate-income government employees. Customers can choose the protection they need from more than 20 benefits and can bring life and different kinds of protection for the policyholder and their economic dependents within the same policy.	Financial wellness	Mexico
Social	360Health	Helps customers with solutions that address their mental, physical, financial and social health, through a comprehensive focus on key aspects of managing critical illnesses to improve customers' "healthspan."	Financial wellness; Health and well-being	Australia, Bangladesh, China, Korea, Nepal, UAE
Social	360Future	Helps customers prepare early for retirement and supports them as they age, with retirement savings, insurance, health and wealth services.	Financial wellness; Health and well-being	China, Korea
Social	Simplified Issue Medical Care	New simplified issue version to complement existing Medical Care suite, which targets seniors and those who are rejected from standard full underwriting. It is a 10- to 20-year renewable small ticket-size base policy with accidental death benefit with multiple optional riders covering diagnosis of various diseases, hospitalization surgery and treatment.	Financial wellness; Health and well-being	Korea

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Social	PNB MetLife Genius Plan	Non-par savings plan that provides guaranteed benefits and allows customers to create a customized pay-out structure, helping parents pay for education while balancing their financial protection needs.	Financial wellness	India
Social	My Child Education Protection Plan	Upgraded education protection insurance with more comprehensive protection elements. The education insurance plan for parents in Bangladesh and Nepal was created to prevent children's education being hampered by financial hardship.	Financial wellness	Bangladesh; Nepal
Social	Women's Protect and Intuition	Designed for women and covers certain conditions related to female health, including cancer treatments. Women's Protect also offers discounts on a variety of health and wellness benefits. Women who buy this product will receive 15% to 50% off dental, optical and nutritional services, as well as discounts on gyms and spa facilities.	Health and well-being; Diversity, equity and inclusion	Gulf Region
Social	Several products	Customers can opt to pay their insurance premiums in monthly installments, without being charged with additional fees and/or costs. This allows low- and moderate-income consumers to access insurance.	Financial wellness	Italy
Social	Life Insurance and Accident & Health Insurance products	Partner with local financial institution Serfinanza and specialized agents to bring insurance to customers who would traditionally have trouble accessing products.	Financial wellness; Health and well-being; Diversity, equity and inclusion	Colombia
Social	Rural Term Insurance	Consists of a series of base products and optional riders covering major and minor critical illness benefit, extra benefit for cancer, waiver of premium after critical illness, health management services and maturity/death benefit. Customers can customize their health protection package according to individual needs. The solution can also be upgraded over time, making it more affordable for younger customers and allowing them to enhance their protection as their income grows.	Financial wellness	China

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Social	Mini Accident Insurance	Covers death and fractures caused by accidents for one year with a small premium of around US\$4.25/year. We introduced Smart and Easy MetLife Mobile, an online platform that offers a simple purchase experience for six Mini Insurance products.	Financial wellness	Korea
Social	Life Invest	Yen-denominated variable insurance that provides protection and asset-building functions at a reasonable monthly premium. One of its objectives is to help seniors extend their health and wealth spans to live well after retirement.	Financial wellness; Health and well-being	Japan
Social	Pradhan Mantri Jeevan Jyoti Bima Yojana	Partnered with India Post Payments Bank to launch the government-promoted, low-cost insurance. The product provides access to low-income and underserved customers—especially those in remote areas—by providing protection and financial security.	Financial wellness	India
Social	Dental Insurance	Dental coverage for low- and moderate-income consumers offered through an arrangement with the Itaú Unibanco bank and Inter Bank.	Health and well-being	Brazil
Social	Dental Insurance	One of the largest national preferred provider organization dental networks featuring: <ul style="list-style-type: none"> • Enhanced benefits and outreach for higher-risk populations (e.g., people with diabetes or hypertension); • Health data connected to products, utilizing an employer’s self-funded medical data to tailor MetLife dental benefit offerings to strengthen the oral health/overall health connection; and • SpotLite on Oral HealthSM program identifies participating network dentists whose practice patterns and cost profile indicate a focus on disease prevention which results in improved oral health at lower costs across the insured population. 	Health and well-being	U.S.

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Social	Pension Fund	Pension fund administration company, Chile ProVida, provides our pension platform and has a number of resources to support our customers. The company offers financial inclusion programs aimed at women, giving them tools to contribute to their pensions and grow at work. And a blog called “Tus Ahorros En Simple” (Your Savings In Simple Terms) provides helpful information in simple, understandable terms.	Financial wellness; Diversity, equity and inclusion	Chile
Social	LifeCare Beautiful	Designed for women, against diagnosis of nine listed female-specific diseases that include breast and cervical cancer, along with loss of life. Breast and cervical cancer are the two most common cancers affecting women in Nepal.	Health and wellness; Diversity, equity and inclusion	Nepal
Social	For Women	Critical illness for women, including coverage for certain conditions related to female health, such as assisted reproduction, death through childbirth, pregnancy complications and congenital malformations of newborns.	Health and wellness; Diversity, equity and inclusion	Czech Republic; Slovakia
Social & Environmental	Unit-linked Insurance Products	Under a unit-linked insurance plan, policyholders make regular premium payments for insurance coverage and as an investment. The plan then offers a combination of insurance and investment payouts. A unit-linked insurance plan can be used, for example, to provide life insurance, build wealth, generate retirement income and pay for education. In certain markets, MetLife has onboarded environmental, social and governance (ESG)-focused funds as an option for customers.	Financial wellness; Climate change	Bulgaria, Czech Republic, Hungary, India, Latin America, Slovakia, and U.S.
Social	MetaLife Mujer	Universal Life product focused on savings and protection with tangible benefits such as special assistance for issues affecting women.	Financial wellness; Health and well-being; Diversity, equity and inclusion	Mexico

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Social	Vida Pension 57 Mujer	Provides protection (against death or disability) for women up to the age of 57 and also allows them to accumulate capital to supplement their retirement (pension gap).	Financial wellness; Health and well-being; Diversity, equity, and inclusion	Colombia
Social	Pet Insurance	Plans for dogs and cats help reimburse customers for unexpected vet bills. We provide insurance for pets of all ages—even seniors—and customers can customize their deductible and reimbursement rates so they work best for their pets' needs and their budget.	Financial wellness	U.S.