

GRI Standard Index

MetLife's 2021 Global Reporting Initiative (GRI) Index has been prepared according to the GRI Standards Core option and represents performance data from calendar year 2021.

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	For summary information regarding our business overview and the major products we offer, see 2021 Form 10-K , Item 1. Business.
102-3	Location of headquarters	200 Park Ave., New York, NY 10166
102-4	Location of operations	Global Locations
102-5	Ownership and legal form	C corporation
102-6	Markets served	Global Locations
102-7	Scale of the organization	Appendix >> ESG Scorecard >> Financial Data , Workforce Data
102-8	Information on employees and other workers	Appendix >> ESG Scorecard >> Workforce Data
102-9	Supply chain	For the Environment >> Resilient Operations >> Promoting Supply Chain Sustainability Managing Responsibly >> Supplier Management MetLife Global Procurement MetLife Supplier Code of Business Ethics
102-10	Significant changes to the organization and its supply chain	For information regarding acquisitions and dispositions see the 2021 Form 10-K —Note 3 Acquisitions and Dispositions.
102-11	Precautionary Principle or approach	Managing Responsibly >> Risk Management

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102-12	External initiatives	<p>Signatory to the:</p> <ul style="list-style-type: none"> ● UN Global Compact ● UN Principles for Responsible Investment ● UN Women’s Empowerment Principles ● Catalyst CEO Champions for Change ● One Mind at Work Pledge ● CEO Action for Diversity & Inclusion ● Climate Leadership Council ● UN Global Compact’s Target Gender Equality Initiative ● Human Rights Campaign’s Business Coalition for the Equality Act ● Business Statement on Anti-LGBTQ State Legislation <p>MIM is a signatory to the following:</p> <ul style="list-style-type: none"> ● CDP ● TCFD supporter ● SASB Alliance ● Principles for Responsible Investment ● Global Impact Investing Network ● ILPA Diversity in Action ● GRESB ● DOE Better Buildings Challenge Partner ● USGBC Member ● CFA Asset Manager Code of Conduct

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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 • Atlantic Council • Business Council for International Understanding • Business Roundtable • Coalition of Service Industries • Council of the Americas • Geneva Association • Institute of International Finance • Japan Society • Korea Society • National Center for Asia Pacific Economic Cooperation • Washington International Trade Association; Bipartisan Policy Center; U.S. Chamber of Commerce <p>Some of the environmental associations with whom we engage include:</p> <ul style="list-style-type: none"> • CDP • Center for Active Design • Climate Leadership Council • United States Department of Energy • United States Environmental Protection Agency • United States Green Building Council <p><i>See also the Employees & Benefits section of our ESG Data Center, under Policies & Codes</i></p>
Strategy		
102-14	Statement from senior decision-maker	<p>Letter from Our CEO</p> <p>CEO's Letter: 2021 Annual Report</p> <p>Letter from Chairman of the Board: 2022 Proxy Statement</p>

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Disclosure Number	Disclosure Title	Response/Reference
Ethics and Integrity		
102-16	Values, principles, standards, and norms of behavior	Managing Responsibly >> Code of Business Ethics MetLife Purpose MetLife Financial Management Code of Business Ethics MetLife Director's Code of Business Conduct and Ethics MetLife Corporate Conduct MetLife's Code of Business Ethics MetLife Corporate Governance MetLife Ethics and Compliance MetLife Customer Privacy Policy MetLife Supplier Code of Business Ethics Governance and Corporate Responsibility Committee Charter MetLife's Statement on Human Rights MetLife Pay Equity Statement
Governance		
102-18	Governance structure	Corporate Governance Governance and Corporate Responsibility Committee Charter
102-20	Executive-level responsibility for economic, environmental, and social topics	Managing Responsibly >> Governance ; Risk Management MetLife Statement on Climate Change MetLife's Statement on Human Rights MetLife's Environmental Policy Statement
102-29	Identifying and managing economic, environmental, and social impacts	Managing Responsibly >> Governance ; Risk Management MetLife Statement on Climate Change MetLife's Statement on Human Rights MetLife's Environmental Policy Statement

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Stakeholder Engagement		
102-40	List of stakeholder groups	<p>Appendix >> Stakeholder Engagement Letter from Chairman of the Board: 2022 Proxy Statement</p> <p>We consider our stakeholders to include investors and shareholders, customers, employees, governments and regulators, and the communities where we operate.</p>
102-41	Collective bargaining agreements	<p>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.</p> <p>MetLife's Statement on Human Rights</p>
102-42	Identifying and selecting stakeholders	<p>We primarily engage with stakeholders who have a high impact on, and who are most affected by, MetLife's business operations.</p>
102-43	Approach to stakeholder engagement	<p>Appendix >> Stakeholder Engagement Letter from Chairman of the Board: 2022 Proxy Statement MetLife's Statement on Human Rights</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>
102-44	Key topics and concerns raised	<p>2022 Proxy Statement, page 10</p>

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Reporting Practice		
102-45	Entities included in the consolidated financial statements	2021 10-K , Exhibit 21.1
102-46	Defining report content and topic Boundaries	<p>Letter from Our CEO Sustainability at MetLife >> Recent Highlights in Alignment with the UN SDGs</p> <p>The content of this report aligns with MetLife's sustainability priorities, strategy and materiality.</p>
102-47	List of material topics	<p>In order to ensure that MetLife is aware of and appropriately addressing issues relevant to our business and stakeholders, we performed a traditional materiality analysis in 2020 using a comprehensive data-driven process. The materiality analysis is based on real-time analytics on strategic, regulatory and reputational risks and opportunities. Implementing the analysis has strengthened our understanding of ESG-related issues and enhanced our in-house capabilities to assess their evolution.</p> <p>In addition, this data-driven process, along with feedback from various key stakeholders and sources (e.g., ESG ratings/rankings, investors, MetLife senior executives, external perspectives, peer benchmarking, etc.), allows us to develop a forward-looking sustainability strategy that helps ensure we can continue to be a force for good in the world, sustaining customers, family, and the planet.</p> <p>See also Sustainability at MetLife >> Our 2030 Sustainability Commitments for a summary of MetLife's strategic approach to ESG issues.</p>
102-48	Restatements of information	MetLife will restate our GHG emissions data when changes to the inventory meet or exceed 2% of base year emissions (Scope 1, Scope 2 and Scope 3 business travel). Changes can result from the following: structural changes, methodology changes, errors, new data sources. Please see footnotes in report for further information on data changes.
102-49	Changes in reporting	Changes have been noted in footnotes where applicable.
102-50	Reporting period	January 1–December 31, 2021, unless otherwise noted.
102-51	Date of most recent report	June 2021
102-52	Reporting cycle	Annual

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Disclosure Number	Disclosure Title	Response/Reference
102-53	Contact point for questions regarding the report	We invite your comments, questions and feedback on this report. Please contact us at: gogreen@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	This report has been developed in accordance with the GRI, UNGC, TCFD and SASB frameworks. Our global Scope 1, Scope 2 and Scope 3 Business Travel GHG emissions have been externally verified and assured to ISO-14064-3 standards.

GRI 200: Economic

GRI 201: Economic Performance

103-1	Explanation of the material topic and its Boundary	Sustainability at MetLife For Our Customers Creating Value as an Investor Appendix >> ESG Scorecard >> Financial Data
103-2	The management approach and its components	Sustainability at MetLife For Our Customers Creating Value as an Investor Appendix >> ESG Scorecard >> Financial Data
103-3	Evaluation of the management approach	Sustainability at MetLife For Our Customers Creating Value as an Investor Appendix >> ESG Scorecard >> Financial Data
201-1	Direct economic value generated and distributed	Appendix >> ESG Scorecard >> Financial Data

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Disclosure Number	Disclosure Title	Response/Reference
201-2	Financial implications and other risks and opportunities due to climate change	<p>For Our Customers >> Our Approach Creating Value as an Investor For the Environment Managing Responsibly >> Risk Management</p> <p>CDP Climate Change 2021, C2. Risks and Opportunities</p>
GRI 202: Market Presence		
103-1	Explanation of the material topic and its Boundary	<p>For Our Customers For Our Workforce Creating Value as an Investor</p> <p>Global Locations</p>
103-2	The management approach and its components	<p>For Our Customers For Our Workforce Creating Value as an Investor</p>
103-3	Evaluation of the management approach	<p>For Our Customers For Our Workforce Creating Value as an Investor</p>

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Disclosure Number	Disclosure Title	Response/Reference
GRI 203: Indirect Economic Impacts		
103-1	Explanation of the material topic and its Boundary	For Our Customers For Our Workforce Creating Value as an Investor For Our Communities
103-2	The management approach and its components	For Our Customers For Our Workforce Creating Value as an Investor For Our Communities
103-3	Evaluation of the management approach	For Our Customers For Our Workforce Creating Value as an Investor For Our Communities
203-1	Infrastructure investments and services supported	For Our Customers For Our Workforce Creating Value as an Investor For Our Communities
203-2	Significant indirect economic impacts	For Our Customers For Our Workforce Creating Value as an Investor For Our Communities

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Disclosure Number	Disclosure Title	Response/Reference
GRI 205: Anti-corruption		
205-1	Operations assessed for risks related to corruption	<p>All MetLife operations globally are regularly assessed for bribery and corruption risk, in accordance with each operation’s bribery and corruption risk profile and local regulatory requirements, while ongoing, risk-based monitoring and testing activities provide assurance that key anti-corruption controls effectively mitigate corruption risk.</p> <p>We also became the first U.S.-based insurer in 2020 to join the UNGC, the world’s largest corporate sustainability initiative, which calls for companies to align their operations and strategies with 10 universal principles in the areas of human rights, labor, the environment and anti-corruption. Moving forward, we will partner with the UNGC to not only elevate our efforts but also use the principles as important guides to prioritize and focus our work.</p> <p>MetLife’s Statement on Human Rights</p>
205-2	Communication and training about anti-corruption policies and procedures	<p>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. In 2021, MetLife provided mandatory anti-bribery and corruption training to all employees.</p> <p>Managing Responsibly >> Risk Management</p> <p>MetLife’s Code of Business Ethics</p>
GRI 206: Anti-competitive Behavior		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	None at the corporate level.

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Disclosure Number	Disclosure Title	Response/Reference
GRI 300: Environmental		
GRI 302: Energy		
302-1	Energy consumption within the organization	For the Environment >> Resilient Operations Appendix >> ESG Scorecard >> Environmental Data
302-3	Energy intensity	CDP Climate Change 2021, C8. Energy
302-4	Reduction of energy consumption	There was no energy consumption from energy generated from heating, cooling or steam. MetLife does not sell energy.
GRI 305: Emissions		
103-2	The management approach and its components	For the Environment >> Resilient Operations MetLife's Statement on Climate Change
305-1	Direct (Scope 1) GHG emissions	Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change 2021, C6. Emissions Data
305-2	Energy indirect (Scope 2) GHG emissions	Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change 2021, C6. Emissions Data
305-3	Other indirect (Scope 3) GHG emissions	Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change 2021, C6. Emissions Data
305-4	GHG emissions intensity	Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change 2021, C6. Emissions Data
305-5	Reduction of GHG emissions	For the Environment >> Resilient Operations CDP Climate Change 2021, C4. Targets and Performance
GRI 306: Waste		
306-3	Waste generated	Appendix >> ESG Scorecard >> Environmental Data
306-4	Waste diverted from disposal	Appendix >> ESG Scorecard >> Environmental Data
306-5	Waste directed to disposal	Appendix >> ESG Scorecard >> Environmental Data

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Disclosure Number	Disclosure Title	Response/Reference
GRI 308: Supplier Environmental Assessment		
103-2	The management approach and its components	For the Environment >> Resilient Operations >> Promoting Supply Chain Sustainability Managing Responsibly >> Supplier Management CDP Climate Change 2021, 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. All suppliers are also expected to adhere to MetLife's Supplier Code of Business Ethics. Supplier Code of Business Ethics
GRI 400: Social		
GRI 401: Employment		
103-1	Explanation of the material topic and its Boundary	For Our Workforce MetLife's Statement on Human Rights
103-2	The management approach and its components	For Our Workforce Careers at MetLife MetLife's Statement on Human Rights
103-3	Evaluation of the management approach	For Our Workforce
401-1	New employee hires and employee turnover	Appendix >> ESG Scorecard >> Workforce Data

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Disclosure Number	Disclosure Title	Response/Reference
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 per week or more. 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 ● Employee Assistance Program ● Financial wellness program ● Virtual physical therapy and fitness programs ● Personalized caregiver support program ● Educational support program for caregivers of neurodiverse children ● Medical expert second opinion service for Medical Plan <p>COVID-19-related:</p> <ul style="list-style-type: none"> ● Removed cost share for telemedical/telemental health virtual visits via health plans through the end of the year ● Partnered with 2ndMD for a COVID-19 hotline for medical questions in addition to second-opinion services ● MetLife employees and covered family members received cash protection through a MetLife Hospital Indemnity Insurance Program, at no cost, through first quarter 2021 ● Permitted enrollment changes to Dependent Day Care flexible spending accounts to give parents flexibility to change their contribution amount as daycares closed and reopened ● Offered employees special wellness incentives to support COVID-19 and flu vaccination

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Disclosure Number	Disclosure Title	Response/Reference
GRI 404: Training and Education		
103-1	Explanation of the material topic and its Boundary	For Our Workforce >> Global Diversity, Equity and Inclusion >> We Prosper with External Perspective and Inclusive Dialogue ; Talent and Skill Development
103-2	The management approach and its components	For Our Workforce >> Global Diversity, Equity and Inclusion >> We Prosper with External Perspective and Inclusive Dialogue ; Talent and Skill Development
103-3	Evaluation of the management approach	For Our Workforce >> Global Diversity, Equity and Inclusion >> We Prosper with External Perspective and Inclusive Dialogue ; Talent and Skill Development
404-1	Average hours of training per year per employee	Appendix >> ESG Scorecard >> Workforce Data
404-2	Programs for upgrading employee skills and transition assistance programs	For Our Workforce >> Global Diversity, Equity and Inclusion >> We Prosper with External Perspective and Inclusive Dialogue ; Talent and Skill Development
404-3	Percentage of employees receiving regular performance and career development reviews	Appendix >> ESG Scorecard >> Workforce Data
GRI 405: Diversity and Equal Opportunity		
103-1	Explanation of the material topic and its Boundary	Letter from Our CEO For Our Workforce >> Global Diversity, Equity and Inclusion Careers at MetLife; Global Diversity, Equity & Inclusion
103-2	The management approach and its components	Letter from Our CEO For Our Workforce >> Global Diversity, Equity and Inclusion Careers at MetLife; Global Diversity, Equity & Inclusion
103-3	Evaluation of the management approach	Letter from Our CEO For Our Workforce >> Global Diversity, Equity and Inclusion Careers at MetLife; Global Diversity, Equity & Inclusion
405-1	Diversity of governance bodies and employees	Managing Responsibly >> Supplier Management

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Disclosure Number	Disclosure Title	Response/Reference
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. We have policies broadly prohibiting discrimination and harassment, provide employees with several avenues to submit complaints, and have 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. If warranted, corrective action is taken. Employee complaints and actions taken in response are confidential workplace matters.
GRI 414: Supplier Social Assessment		
103-2	The management approach and its components	Managing Responsibly >> Supplier Management
308-1	New suppliers that were screened using environmental criteria	100%: Supplier social sustainability questions are part of MetLife's standard RFP/RFI templates and are also included in the Supplier Onboarding Process. Supplier Code of Business Ethics
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 Global Government Relations. We made no political contributions outside the United States in 2021. 2021 Political Activities Report

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Disclosure Number	Disclosure Title	Response/Reference
GRI 417: Marketing and Labeling		
417-3	Incidents of non-compliance concerning marketing communications	For MetLife’s disclosure on material legal proceedings, other than ordinary routine litigation incidental to the business, see Note 21 of the 2021 Form 10-K and Note 14 of the 1Q22 Form 10-Q . We consider “significant” fines as those listed in our 10-K.
GRI 418: Customer Privacy		
103-1	Explanation of the material topic and its Boundary	Managing Responsibly >> Cybersecurity and Data Privacy Privacy Policy
103-2	The management approach and its components	Managing Responsibly >> Cybersecurity and Data Privacy 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 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 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	For MetLife’s disclosure on material legal proceedings, other than ordinary routine litigation incidental to the business, see Note 21 of the 2021 Form 10-K and Note 14 of the 1Q22 Form 10-Q . We consider “significant” fines as those listed in our 10-K.

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Disclosure Number	Disclosure Title	Response/Reference
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	<p>For Our Customers >> Empowering Underserved Communities; Enhancing Offerings for Women; Supporting Wellness</p> <p>Creating Value as an Investor >> MetLife Investment Management >> ESG Integration; Responsible Investments</p> <p>MetLife Investment Management</p>
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<p>For Our Customers >> Protecting the Environment Through Our Products, Services and Offerings</p> <p>Creating Value as an Investor >> MetLife Investment Management >> ESG Integration; Responsible Investments</p> <p>SASB Index, code FN-IN-410b.2</p>
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</p> <p>MIM's investment analysts regularly 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.</p> <p>Our engagement conversations are guided by the SASB materiality mapping framework, which identifies relevant industry-specific ESG risks and opportunities for discussion with our investment partners.</p> <p>Examples of MIM's core asset sectors' active engagement processes, including tracking and reporting of engagement activities, can be found within MIM's Engagement Policy.</p> <p>MIM ESG Engagement Policy</p>
FS11	Percentage of assets subject to positive and negative environmental or social screening	<p>MetLife GA's Exclusionary Screens Policy</p> <p>MetLife Investment Screen Policy—100% of the general account is subject to screening. Additionally, MIM applies specific guidelines as requested by our clients, and client-directed investment screens are incorporated into our investment process, as applicable.</p>

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Disclosure Number	Disclosure Title	Response/Reference
Local Communities		
FS13	Access points in low-populated or economically disadvantaged areas by type	<p>For Our Communities</p> <p>For Our Customers</p> <p>ESG Products</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>For Our Communities</p> <p>For Our Customers</p> <p>ESG Products</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 a utility company, selling Personal Accident policies door-to-door and by phone for premiums as low as \$1.50 per month.</p>