

# Global Reporting Initiative (GRI) Standard Index

MetLife's 2022 GRI Index has been prepared according to the GRI Standards Core option and represents performance data from calendar year 2022.

Disclosure Number	Disclosure Title	Response/Reference
<b>General Disclosures</b>		
<b>GRI 2: General Disclosures 2022</b>		
<b>The Organization and Its Reporting</b>		
2-1	Organizational details	MetLife, Inc., New York, NY
2-2	Entities included in the organization's sustainability reporting	Reference: <a href="#">2022 Form 10-K</a>
2-3	Reporting period, frequency and contact point	This content and data in this report primarily covers the period January 1, 2022, to December 31, 2022. MetLife reports on an annual basis. We invite your comments, questions and feedback on this report by contacting us at <a href="mailto:gogreen@metlife.com">gogreen@metlife.com</a> .
2-4	Restatements of information	No restatements have occurred during this period.
2-5	External assurance	Our global Scope 1, Scope 2 and Scope 3 business travel GHG emissions have been assured to ISO-14064-3 standards.
<b>Activities and Workers</b>		
2-6	Activities, value chain and other business relationships	MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to help individual and institutional customers build a more confident future. Founded in 1868, MetLife has operations in more than 40 markets globally and holds leading positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. Reference: <a href="#">2022 Form 10-K</a> business overview and strategy, MetLife Global Procurement
2-7	Employees	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Workforce Data</a>

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Disclosure Number	Disclosure Title	Response/Reference
<b>Governance</b>		
2-9	Governance structure and composition	<a href="#">MetLife, Inc. Corporate Governance Guidelines</a> <a href="#">2023 Proxy Statement</a> >> Information About the Board of Directors
2-10	Nomination and selection of the highest governance body	<a href="#">2023 Proxy Statement</a> >> Information About the Board of Directors >> Board Composition >> Director Nomination Process
2-11	Chair of the highest governance body	<a href="#">2023 Proxy Statement</a> >> Information About the Board of Directors >> Board Composition >> Board Leadership Structure
2-12	Role of the highest governance body in overseeing the management of impacts	<a href="#">2023 Proxy Statement</a> >> Information About the Board of Directors >> Sustainability Oversight
2-13	Delegation of responsibility for managing impacts	<a href="#">2023 Proxy Statement</a> >> Information About the Board of Directors >> Sustainability Oversight 2022 Sustainability Report >> Responsible Governance >> <b>Governance</b>
2-14	Role of the highest governance body in sustainability reporting	2022 Sustainability Report >> <b>Sustainability at MetLife; Responsible Governance</b>
2-15	Conflicts of interest	<a href="#">Directors' Code of Business Ethics</a>
2-16	Communication of critical concerns	<a href="#">Corporate Conduct</a> 2022 Sustainability Report >> Responsible Governance >> <b>Governance</b>
2-17	Collective knowledge of the highest governance body	<a href="#">2023 Proxy Statement</a> >> Proxy Statement Summary >> Experienced and Diverse Board
2-18	Evaluation of the performance of the highest governance body	<a href="#">2023 Proxy Statement</a> >> Information About the Board of Directors >> Information about Board Committees >> Governance and Corporate Responsibility Committee
2-19	Remuneration policies	<a href="#">2023 Proxy Statement</a> >> Information About the Board of Directors >> Director Compensation in 2022 <a href="#">2023 Proxy Statement</a> >> Compensation Discussion and Analysis

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Disclosure Number	Disclosure Title	Response/Reference
2-20	Process to determine remuneration	<a href="#">2023 Proxy Statement</a> >> Compensation Discussion and Analysis
2-21	Annual total compensation ratio	<a href="#">2023 Proxy Statement</a> >> Pay Ratio
<b>Strategy, Policies and Practices</b>		
2-22	Statement on sustainable development strategy	<a href="#">Letter from Our CEO</a>
2-23	Policy commitments	<a href="#">MetLife Code of Business Ethics</a> <a href="#">MetLife Statement on Human Rights</a> <a href="#">MetLife Equal Employment Opportunity and Anti-Harassment Policy</a> <a href="#">MetLife Supplier Code of Conduct</a> <a href="#">Global Anti-Bribery and Corruption Policy</a> <a href="#">Global Anti-Money Laundering Policy</a>
2-24	Embedding policy commitments	2022 Sustainability Report >> Responsible Governance >> <a href="#">Governance</a> 2022 Sustainability Report >> Responsible Governance >> <a href="#">Code of Business Ethics</a> 2022 Sustainability Report >> Responsible Governance >> <a href="#">Mandatory Training in 2022</a> 2022 Sustainability Report >> Responsible Governance >> <a href="#">Cybersecurity and Data Privacy</a> 2022 Sustainability Report >> Responsible Governance >> <a href="#">Risk Management</a> 2022 Sustainability Report >> Responsible Governance >> <a href="#">Supplier Management</a> 2022 Sustainability Report >> Responsible Governance >> <a href="#">Statement on Human Rights</a> 2022 Sustainability Report >> Responsible Governance >> <a href="#">Government Relations</a>
2-25	Processes to remediate negative impacts	2022 Sustainability Report >> Responsible Governance >> <a href="#">Code of Business Ethics</a> <a href="#">Code of Business Ethics</a>
2-26	Mechanisms for seeking advice and raising concerns	2022 Sustainability Report >> Responsible Governance >> <a href="#">Code of Business Ethics</a> <a href="#">Code of Business Ethics</a>

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Disclosure Number	Disclosure Title	Response/Reference
2-27	Compliance with laws and regulations	See the Consolidated Financial Statements and Notes to the Consolidated Financial Statements of the <a href="#">2022 Form 10-K</a>
2-28	Membership associations	<p>Some of the policy, research and trade associations with whom we engage include:</p> <ul style="list-style-type: none"> <li>● American Council of Life Insurers</li> <li>● Atlantic Council</li> <li>● Business Council for International Understanding</li> <li>● Business Roundtable</li> <li>● Coalition of Service Industries</li> <li>● Council of the Americas</li> <li>● Geneva Association</li> <li>● Institute of International Finance</li> <li>● Japan Society</li> <li>● Korea Society</li> <li>● National Minority Supplier Development Council</li> <li>● U.S. Chamber of Commerce</li> <li>● Washington International Trade Association</li> <li>● Women’s Business Enterprise National Council</li> </ul> <p>Some of the sustainability associations with whom we engage include:</p> <ul style="list-style-type: none"> <li>● CDP</li> <li>● Center for Active Design</li> <li>● Climate Leadership Council</li> <li>● United Nations Global Compact</li> <li>● United Nations Principles for Responsible Investment</li> <li>● United Nations Women Global Innovation Coalition for Change</li> <li>● United Nations Women’s Empowerment Principles</li> <li>● United States Department of Energy</li> <li>● United States Environmental Protection Agency</li> <li>● United States Green Building Council</li> </ul>
<b>Stakeholder Engagement</b>		
2-29	Approach to stakeholder engagement	2022 Sustainability Report >> Appendix >> <a href="#">Stakeholder Engagement</a>
2-30	Collective bargaining agreements	We do not closely track this metric due to differing definitions of collective bargaining across locations. Some of our non-U.S. (non-agency) employees are covered. In the U.S. we do not have a collective bargaining agreement covering employees.

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Disclosure Number	Disclosure Title	Response/Reference																						
<b>Material Topics</b>																								
<b>GRI 3: Material Topics 2022</b>																								
3-1	Process to determine 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 sustainability materiality analysis in 2020 using a comprehensive data-driven process. The sustainability materiality analysis was 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 2022 Sustainability Report &gt;&gt; Sustainability at MetLife &gt;&gt; <a href="#">Net Zero Commitment and 2030 DEI Commitments</a> for a summary of MetLife’s strategic approach to ESG issues.</p>																						
3-2	List of material topics	<table border="0"> <tr> <td>Economic Performance</td> <td>Diversity and Equal Opportunity</td> </tr> <tr> <td>Market Presence</td> <td>Non-Discrimination</td> </tr> <tr> <td>Indirect Economic Impacts</td> <td>Supplier Social Assessment</td> </tr> <tr> <td>Anti-Corruption</td> <td>Public Policy</td> </tr> <tr> <td>Anti-Competitive Behavior</td> <td>Marketing and Labeling</td> </tr> <tr> <td>Energy</td> <td>Customer Privacy</td> </tr> <tr> <td>Emissions</td> <td>Socioeconomic Compliance</td> </tr> <tr> <td>Waste</td> <td>Product Portfolio</td> </tr> <tr> <td>Supplier Environmental Assessment</td> <td>Active Ownership</td> </tr> <tr> <td>Employment</td> <td>Local Communities</td> </tr> <tr> <td>Training and Education</td> <td></td> </tr> </table>	Economic Performance	Diversity and Equal Opportunity	Market Presence	Non-Discrimination	Indirect Economic Impacts	Supplier Social Assessment	Anti-Corruption	Public Policy	Anti-Competitive Behavior	Marketing and Labeling	Energy	Customer Privacy	Emissions	Socioeconomic Compliance	Waste	Product Portfolio	Supplier Environmental Assessment	Active Ownership	Employment	Local Communities	Training and Education	
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Supplier Environmental Assessment	Active Ownership																							
Employment	Local Communities																							
Training and Education																								
3-3	Management of material topics	<p>2022 Sustainability Report &gt;&gt; Sustainability at MetLife &gt;&gt; <a href="#">Net Zero Commitment</a></p> <p>2022 Sustainability Report &gt;&gt; Sustainability at MetLife &gt;&gt; <a href="#">2030 DEI Commitments</a></p>																						

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Disclosure Number	Disclosure Title	Response/Reference
<b>GRI 200: Economic</b>		
<b>GRI 201: Economic Performance</b>		
3-3	Management of material topics	See <a href="#">2022 Form 10-K</a> 2022 Sustainability Report >> Responsible Governance >> <a href="#">Risk Management</a> 2022 Sustainability Report >> <a href="#">Creating Value as an Investor</a>
201-1	Direct economic value generated and distributed	See the Consolidated Financial Statements and Notes to the Consolidated Financial Statements of the <a href="#">2022 Form 10-K</a>
201-2	Financial implications and other risks and opportunities due to climate change	2022 Sustainability Report >> For Our Customers >> <a href="#">Our Approach</a> 2022 Sustainability Report >> <a href="#">Creating Value as an Investor</a> 2022 Sustainability Report >> <a href="#">For the Environment</a> 2022 Sustainability Report >> Responsible Governance >> <a href="#">Risk Management</a>  <a href="#">CDP Climate Change Report</a>
201-3	Defined benefit plan obligations and other retirement plans	See the Consolidated Financial Statements and Notes to the Consolidated Financial Statements of the <a href="#">2022 Form 10-K</a>
<b>GRI 203: Indirect Economic Impacts</b>		
3-3	Management of material topics	2022 Sustainability Report >> <a href="#">For Our Customers</a> 2022 Sustainability Report >> <a href="#">For Our Colleagues</a> 2022 Sustainability Report >> <a href="#">Creating Value as an Investor</a> 2022 Sustainability Report >> <a href="#">For Our Communities</a>

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Disclosure Number	Disclosure Title	Response/Reference
203-1	Infrastructure investments and services supported	<p>2022 Sustainability Report &gt;&gt; <a href="#">For Our Customers</a></p> <p>2022 Sustainability Report &gt;&gt; <a href="#">For Our Colleagues</a></p> <p>2022 Sustainability Report &gt;&gt; <a href="#">Creating Value as an Investor</a></p> <p>2022 Sustainability Report &gt;&gt; <a href="#">For Our Communities</a></p>
203-2	Significant indirect economic impacts	<p>2022 Sustainability Report &gt;&gt; <a href="#">For Our Customers</a></p> <p>2022 Sustainability Report &gt;&gt; <a href="#">For Our Colleagues</a></p> <p>2022 Sustainability Report &gt;&gt; <a href="#">Creating Value as an Investor</a></p> <p>2022 Sustainability Report &gt;&gt; <a href="#">For Our Communities</a></p>
<b>GRI 205: Anti-corruption</b>		
3-3	Management of material topics	<p><a href="#">Anti-Bribery and Corruption Program</a></p> <p><a href="#">Code of Business Ethics</a></p>
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 Ten 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>
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 2022, MetLife provided mandatory anti-bribery and corruption training to all employees.</p>

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Disclosure Number	Disclosure Title	Response/Reference
<b>GRI 206: Anti-competitive Behavior</b>		
3-3	Management of material topics	<a href="#">Code of Business Ethics</a>
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	None at the corporate level.
<b>GRI 300: Environmental</b>		
<b>GRI 302: Energy</b>		
3-3	Management of material topics	2022 Sustainability Report >> <a href="#">For the Environment</a>
302-1	Energy consumption within the organization	2022 Sustainability Report >> For the Environment >> <a href="#">Offices and Operations</a> 2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
302-2	Energy consumption outside of the organization	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
302-3	Energy intensity	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
302-4	Reduction of energy consumption	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
302-5	Reductions in energy requirements of products and services	MetLife is committed to reducing our footprint in our operations wherever possible.
<b>GRI 305: Emissions</b>		
3-3	Management of material topics	2022 Sustainability Report >> <a href="#">For the Environment</a>
305-1	Direct (Scope 1) GHG emissions	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
305-2	Energy indirect (Scope 2) GHG emissions	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
305-3	Other indirect (Scope 3) GHG emissions	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
305-4	GHG emissions intensity	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
305-5	Reduction of GHG emissions	2022 Sustainability Report >> For the Environment >> <a href="#">Offices and Operations</a>



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Disclosure Number	Disclosure Title	Response/Reference
<b>GRI 306: Effluents and Waste</b>		
3-3	Management of material topics	2022 Sustainability Report >> <a href="#">For the Environment</a>
306-1	Waste generation and significant waste-related impacts	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
306-2	Management of significant waste-related impacts	2022 Sustainability Report >> <a href="#">For the Environment</a>
306-3	Waste generated	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
306-4	Waste diverted from disposal	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>
306-5	Waste directed to disposal	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Environmental Data</a>

# GRI Standard Index

Disclosure Number	Disclosure Title	Response/Reference
<b>GRI 400: Social</b>		
<b>GRI 401: Employment</b>		
3-3	Management of material topics	2022 Sustainability Report >> <a href="#">For Our Colleagues</a>
401-1	New employee hires and employee turnover	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Workforce Data</a>
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"> <li>● Medical coverage, includes prescription drug and vision coverage</li> <li>● Dental coverage</li> <li>● Short-term and long-term disability coverage</li> <li>● Company-paid life insurance</li> <li>● 401(k) plan</li> <li>● Cash balance defined benefit retirement plan</li> <li>● Healthcare and dependent day care flexible spending accounts</li> <li>● Commuter program</li> <li>● Back-up child-care, elder-care and college advising program</li> <li>● Tuition assistance program</li> <li>● Travel benefits: emergency services, travel accident and international medical coverage</li> <li>● Opportunity to earn wellness dividend credited toward employee contributions for medical coverage</li> <li>● Optional employee-paid life insurance [group term life, group variable universal life (GVUL), dependent life, voluntary accidental death and dismemberment (VAD&amp;D) insurance]</li> <li>● Legal services plan</li> <li>● Critical illness insurance</li> <li>● Adoption and surrogacy financial assistance</li> <li>● Employee assistance program</li> <li>● Financial wellness program (Upwise™)</li> <li>● Virtual physical therapy, fitness programs, weight loss programs, mindfulness training and condition management programs</li> <li>● Personalized caregiver support program</li> <li>● Educational support program for caregivers of neurodiverse children</li> <li>● Hospital indemnity insurance</li> <li>● Cybersecurity protection</li> <li>● Expert medical second-opinion service</li> </ul>
401-3	Parental leave	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Employee Benefits</a> (Available for full-time and part-time employees other than variable part-time employees)

# GRI Standard Index

Disclosure Number	Disclosure Title	Response/Reference
<b>GRI 404: Training and Education</b>		
3-3	Management of material topics	2022 Sustainability Report >> For Our Colleagues >> <a href="#">Global Diversity, Equity and Inclusion; Talent and Skill Development</a>
404-1	Average hours of training per year per employee	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Workforce Data</a>
404-2	Programs for upgrading employee skills and transition assistance programs	2022 Sustainability Report >> For Our Colleagues >> <a href="#">Global Diversity, Equity and Inclusion; Talent and Skill Development</a>
404-3	Percentage of employees receiving regular performance and career development reviews	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Workforce Data</a>
<b>GRI 405: Diversity and Equal Opportunity</b>		
3-3	Management of material topics	2022 Sustainability Report >> For Our Colleagues >> <a href="#">Global Diversity, Equity and Inclusion</a>
405-1	Diversity of governance bodies and employees	2022 Sustainability Report >> Appendix >> ESG Scorecard >> <a href="#">Workforce Data</a>
<b>GRI 406: Non-discrimination</b>		
3-3	Management of material topics	2022 Sustainability Report >> For Our Colleagues >> <a href="#">Global Diversity, Equity and Inclusion</a>  <a href="#">Code of Business Ethics</a>
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.

# GRI Standard Index

Disclosure Number	Disclosure Title	Response/Reference
<b>GRI 415: Public Policy</b>		
3-3	Management of material topics	2022 Sustainability Report >> Responsible Governance >> <a href="#">Government Relations</a>
415-1	Political contributions	<p>MetLife forbids political contributions outside the United States without the express approval of the Head of Global Government Relations.</p> <p>We made no political contributions outside the United States in 2022.</p> <p><a href="#">Political Activity Report</a></p>
<b>GRI 417: Marketing and Labeling</b>		
3-3	Management of material topics	<p>2022 Sustainability Report &gt;&gt; For Our Customers &gt;&gt; <a href="#">Governance</a></p> <p>See <a href="#">2022 Form 10-K</a></p>
417-1	Requirements for product and service information and labeling	<a href="#">Code of Business Ethics</a>
417-2	Incidents of non-compliance concerning product and service information and labeling	Material legal proceedings and significant fines are disclosed in <a href="#">2022 Form 10-K</a> , Note 21.
417-3	Incidents of non-compliance concerning marketing communications	Material legal proceedings and significant fines are disclosed in <a href="#">2022 Form 10-K</a> , Note 21.

# GRI Standard Index

Disclosure Number	Disclosure Title	Response/Reference
<b>GRI 418: Customer Privacy</b>		
3-3	Management of material topics	2022 Sustainability Report >> Responsible Governance >> <a href="#">Cybersecurity and Data Privacy</a>  <a href="#">Customer Privacy Policy</a>
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	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 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 data incidents, 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 compliance and information security professionals, lawyers and associates in our lines of business.

## GRI G4 Sector Disclosures: Financial Services

<b>Product Portfolio</b>		
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	2022 Sustainability Report >> For Our Customers >> <a href="#">Empowering Underserved Communities; Enhancing offerings for women; Supporting Our Customers' Wellness</a>  2022 Sustainability Report >> Creating Value as an Investor >> <a href="#">Responsible Investments; ESG Integration</a>  <a href="#">MetLife Investment Management</a>
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	2022 Sustainability Report >> For Our Customers >> <a href="#">Protecting the Environment Through Our Products, Services and Offerings</a>  2022 Sustainability Report >> Creating Value as an Investor >> <a href="#">Responsible Investments; ESG Integration</a>  <a href="#">SASB Index, code FN-IN-410b.2</a>

# GRI Standard Index

Disclosure Number	Disclosure Title	Response/Reference
<b>Active Ownership</b>		
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>2022 Sustainability Report &gt;&gt; <a href="#">Creating Value as an Investor</a></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><a href="#">MIM Engagement Policy</a></p>
FS11	Percentage of assets subject to positive and negative environmental or social screening	<p><a href="#">MetLife GA's Investment Screens Policy</a>—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>
<b>Local Communities</b>		
FS13	Access points in low-populated or economically disadvantaged areas by type	<p>2022 Sustainability Report &gt;&gt; <a href="#">For Our Communities</a></p> <p>2022 Sustainability Report &gt;&gt; <a href="#">For Our Customers</a></p> <p><a href="#">ESG Products</a></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>2022 Sustainability Report &gt;&gt; <a href="#">For Our Communities</a></p> <p>2022 Sustainability Report &gt;&gt; <a href="#">For Our Customers</a></p> <p><a href="#">ESG Products</a></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>