

Sustainability Accounting Standards Board (SASB) Index

MetLife is reporting to the SASB standards to bring industry-specific rigor to our sustainability disclosure. We are reporting to the two Financials Sector Standards most closely aligned with our business: Asset Management & Custody Activities and Insurance. All data is as of December 31, 2022.

SASB—Sustainability Accounting Standards Board

Transparent Information & Fair Advice for Customers

Code/Metric	Response/Reference
FN-AC-270a.1, (1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	For MetLife's disclosure on required legal proceedings, other than ordinary routine litigation incidental to the business, see the Notes to the Consolidated Financial Statements of the 2022 Form 10-K .
FN-AC-270a.2, Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers	For MetLife's disclosure on required legal proceedings, other than ordinary routine litigation incidental to the business, see the Notes to the Consolidated Financial Statements of the 2022 Form 10-K .
FN-AC-270a.3, Description of approach to informing customers about products and services	For summary information regarding our business overview and the major products we offer, see 2022 Form 10-K , Item 1. Business.

Employee Diversity & Inclusion

Code/Metric	Response/Reference
FN-AC-330a.1, Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	2022 Sustainability Report >> ESG Scorecard >> Workforce Data

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SASB—Sustainability Accounting Standards Board

Incorporation of Environmental, Social & Governance Factors in Investment Management & Advisory

Code/Metric	Response/Reference
FN-AC-410a.1, Amount of assets under management, by asset class, that employ: (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	<ol style="list-style-type: none"> MIM is predominately a global fixed income and real estate investment manager. Approximately 3% of our Total Assets Under Management (AUM) is held in index equity funds and other limited equity investments. Our public equity investments are almost exclusively comprised of index strategies. MIM is a passive index investor. As of December 31, 2022, we estimate that approximately \$562.3 billion of Total AUM employ ESG integration efforts (See Creating Value as an Investor). \$77.3 billion in responsible investments (see Creating Value as an Investor >> Responsible Investments for more). MIM applies specific guidelines as requested by our clients and client-directed investment screens into our investment process, as applicable.
FN-AC-410a.2, Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	<p>ESG Investment Policy >> Our Approach to Environmental, Social and Governance (ESG) Considerations</p> <p>Creating Value as an Investor >> ESG Integration</p>

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SASB—Sustainability Accounting Standards Board

Incorporation of Environmental, Social & Governance Factors in Investment Management & Advisory (continued)

Code/Metric	Response/Reference
FN-AC-410a.3, Description of proxy voting and investee engagement policies and procedures	<p>Proxy Voting MIM has implemented policies and procedures (the Proxy Policies) that govern how it votes proxies. The Proxy Policies have been designed to ensure that client securities are voted in the best interests of clients in accordance with applicable rules. The Proxy Policies are based on the guiding principle of maximization of economic value of client holdings. MIM does not permit voting decisions to be influenced in any manner that is contrary to, or dilutive of, this guiding principle. The Proxy Policies are designed to ensure that material conflicts of interest on the part of MIM or its affiliates do not affect voting decisions on behalf of clients.</p> <p>Based on the guiding principle that all votes made by MIM on behalf of its clients must be made in the best interest of the clients and with the intent to maximize the economic value of clients' securities holdings, MIM has adopted proxy voting guidelines (the Guidelines) that set forth how it plans to vote on specific matters presented for shareholder vote. MIM has retained Institutional Shareholder Services (ISS) recommended proxy voting Guidelines to monitor and vote proxies. MIM, however, may deviate from the Guidelines with respect to a particular shareholder vote when such action is consistent with the guiding principle of seeking the maximum economic value to clients, taking into consideration all relevant facts and circumstances at the time of the vote. Prior to deviating from the Guidelines, MIM's Proxy Committee, which is comprised of senior investment personnel, and legal and compliance personnel, must first determine whether there is any material conflict of interest between MIM (or any of its affiliates) and clients.</p> <p>ISS monitors client accounts and their holdings to be sure that all proxies are received and voted. Should a proxy arise that is not covered by the Guidelines, ISS will be directed to vote in a manner approved by MIM's Proxy Committee. In addition, MIM's Proxy Committee regularly monitors matters presented for shareholder vote and tracks the voting of the proxies.</p> <p>Engagement MIM ESG Engagement Policy</p>

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Business Ethics

Code/Metric	Response/Reference
FN-AC-510a.1, Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	For MetLife’s disclosure on required legal proceedings, other than ordinary routine litigation incidental to the business, see the Notes to the Consolidated Financial Statements of the 2022 Form 10-K .
FN-AC-510a.2, Description of whistleblower policies and procedures	MetLife has an Ethics and Fraud Helpline and local whistleblowing policies and procedures in certain countries. Anyone can raise a concern anonymously, to the extent permitted by law, through the Ethics and Fraud helpline, which is managed by a third party and made available in 19 languages.

Systemic Risk Management

Code/Metric	Response/Reference								
FN-IN-550a.1, Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	<p>As of December 31, 2022 (\$ in millions)</p> <p>General Account</p> <table border="1"> <thead> <tr> <th>As reported on the entity’s Schedule DB</th> <th>Amount¹</th> </tr> </thead> <tbody> <tr> <td>(1) Total potential exposure to non-centrally cleared derivatives</td> <td>\$ 5,164</td> </tr> <tr> <td>(2) Total fair value of acceptable collateral posted with the Central Clearinghouse</td> <td>\$ 20</td> </tr> <tr> <td>(3) Total potential exposure to centrally cleared derivatives</td> <td>\$ 4,918</td> </tr> </tbody> </table> <p>¹FN-IN-550a.1 specifically targets disclosures “as reported on the entity’s schedule DB.” As such, amounts include only our insurance companies that report Schedule DB for NAIC Statutory purposes.</p>	As reported on the entity’s Schedule DB	Amount ¹	(1) Total potential exposure to non-centrally cleared derivatives	\$ 5,164	(2) Total fair value of acceptable collateral posted with the Central Clearinghouse	\$ 20	(3) Total potential exposure to centrally cleared derivatives	\$ 4,918
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Systemic Risk Management (continued)

Code/Metric	Response/Reference
FN-IN-550a.2, Total fair value of securities lending collateral assets	For information regarding Securities Lending Transactions and Repurchase Agreements, see the Notes to the Consolidated Financial Statements of the 2022 Form 10-K .
FN-IN-550a.3, Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	For information regarding the company’s liquidity, see Item 7 of 2022 Form 10-K >> Liquidity and Capital Resources, as well as Item 1A—Risk Factors for information about the company’s risks. Responsible Governance >> Risk Management

Transparent Information & Fair Advice for Customers

Code/Metric	Response/Reference
FN-IN-270a.1, Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	For MetLife’s disclosure on material legal proceedings, other than ordinary routine litigation incidental to the business, see the Notes to the Consolidated Financial Statements of the 2022 Form 10-K .
FN-IN-270a.2, Complaints-to-claims ratio	This item is not disclosed publicly.
FN-IN-270a.3, Customer retention rate	This item is not disclosed publicly.

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Transparent Information & Fair Advice for Customers (continued)

Code/Metric	Response/Reference
<p>FN-IN-270a.4, Description of approach to informing customers about products</p>	<p>Employer voluntary benefit insurance products MetLife’s employer voluntary benefit insurance products and services are available to businesses with two or more employees. We provide existing and potential customers with information about products, services and third-party relationships via web pages, webinars, presentations, conferences, videos, newsletters, thought leadership reports, articles and electronic or printed materials.</p> <p>The development and review of materials includes legal, product subject matter experts, and compliance, communications and marketing teams to ensure compliance, accuracy and clarity, and following of regulatory filing standards where appropriate and applicable, based upon various regulating agencies and bodies, such as state departments of insurance, and Financial Industry Regulatory Authority (FINRA) and Employee Retirement Income Security Act (ERISA) guidelines for marketing material and plan filings. Information may include specific product details, features, disclaimers, exclusions and other terms and conditions, as well as general information about MetLife’s brand, corporate functions and financial performance.</p> <p>Custom communication campaigns MetLife is committed to developing custom Group Benefits communications campaigns tailored for each employer, aimed to drive awareness, education and participation. We recommend an omnichannel communications strategy, increasing focus on digital delivery and using offline channels as an important secondary channel. Integrating messages across these channels creates a “surround-sound” effect that enhances the employee experience. We also have deep experience in building compelling communications for digital channels such as Twitter, LinkedIn, Facebook, microsites, online benefits fairs and emails—and we partner with each employer to craft a step-by-step plan to meet employees’ needs and habits.</p> <p>Communication tactics Product enrollment and service communications plans include:</p> <ul style="list-style-type: none"> ● Personalized enrollment kits: Mailed to employees’ homes, in addition to announcement and reminder email communications. ● Custom Microsite: Serves as an educational resource center that all employees can access. ● Employee video(s): Highlight the product details, the need for each benefit, plan benefits and enrollment instructions. ● Benefit Decision Guide: Helps employees evaluate benefit needs by highlighting the value of each benefit and what employees should consider when evaluating their individual and loved ones’ needs.

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Transparent Information & Fair Advice for Customers (continued)

Code/Metric	Response/Reference
<p>FN-IN-270a.4, Description of approach to informing customers about products (cont.)</p>	<p>In-person and/or virtual benefit support and trainings:</p> <ul style="list-style-type: none"> ● Benefit Fairs: Hosted by qualified benefit counselors available through either a platform hosted by the employer, through a Webex or teleconference that MetLife hosts, or in-person at the employer’s site(s). ● Webinars: Live product presentations to employees with options for Q&A, recording, camera, chat, polls and engagement activities. ● Brainshark Presentations: Customized presentations with “voice over” audio that highlight the benefits available. ● Human Resources (HR) Team Training Sessions: Product training to HR representatives, typically through webcast, focused on our products and highlights of the specific plan design as well as frequently asked questions from employees. <p>During annual enrollment, MetLife provides real-time support through virtual engagement such as chatting via a webinar, responding to questions submitted through a MetLife microsite or calling during set office hours. We also accommodate requests for print material and giveaways, if needed.</p> <ul style="list-style-type: none"> ● Social Media: Custom-designed specifically for employers to drive awareness of the plan, direct employees to educational resources and highlight the need for the plan. ● Coordinator Support: Custom training, brochures, FAQs, infographics and more. ● New-Hire Communications: With employers’ approval, MetLife mails all new hires at the time of employment a communication that congratulates them on their new position, provides them with details about each benefit, the plan, and gives them enrollment information and timeline. ● Call Center and Operations: Inbound calls for specific questions or support and/or confirmation of account changes, such as beneficiaries. <p>Frequency of communications depends on the product, employer’s enrollment period, audience and nature of communications.</p>

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Transparent Information & Fair Advice for Customers (continued)

Code/Metric	Response/Reference
FN-IN-270a.4, Description of approach to informing customers about products (cont.)	<p>Retirement & Income Solutions (RIS) Product and service communications occur through five primary channels:</p> <ul style="list-style-type: none"> ● In-person/Phone, e.g., Sales and Customer Support Teams: Sales enablement collateral that includes presentation decks and slip sheets. ● Web: A section for each RIS line of business (LOB) with specific details on products, services, market insights and support materials. ● Conferences/Events and Webinars: Topically focused and typically delivered via panel discussion, sponsored segment or hosted Webex. ● Digital: Email, social (primarily LinkedIn) and banner/display covering both direct outreach, such as with email, and targeted communications. ● Call Center and Operations: Inbound calls for specific questions or support and outbound communications that are primarily direct mail and take the form of regulatory notifications, benefit enrollment kits or confirmation of account changes such as beneficiaries. <p>The frequency of communication depends on the LOB, audience and the nature of communications. RIS is regulated due to the nature of its products and adheres to applicable ERISA requirements for specific product lines (e.g., with Institutional Income Annuities that are within a 401(k)). As such, all communications, regardless of channel or format, are legally reviewed following a defined internal process and strict adherence to regulatory requirements, including risk/legal disclosures and no investment advice. There is also ongoing training and monitoring of communications such as with FINRA registered agents. To the extent available, MetLife also provides real-time support for benefit administration through virtual engagement via a MetLife microsite.</p>

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Transparent Information & Fair Advice for Customers (continued)

Code/Metric	Response/Reference
FN-IN-270a.4, Description of approach to informing customers about products (cont.)	<p>MIM Product and service communications occur through five primary channels:</p> <ul style="list-style-type: none"> Face-to-face, e.g., Sales and Customer Support Teams: Sales enablement collateral includes presentation decks and slip sheets. There is usually one standard deck per investment capability. With sales taking anywhere from six months to three years on average, the number of meetings held depends on the prospect. However, usually at least three meetings with the sales team and investment team occur in addition to request-for-proposal reviews and final presentation to the investment committee where Sales, Investments, Compliance and Operations present processes and answer questions. These meetings are also forums to discuss potential investment, operational and compliance risks, and how they are monitored. Investment consultants play a big part by acting as intermediaries in 75% of the deals in the U.S. Therefore, MIM follows a path of informing investment consultants about our products, and they assign a buy, hold, sell rating to the products. Prospects who use an investment consultant usually only buy from us if our product is rated a “buy” by their investment consultant. MIM (through its appropriate legal entities) sells its investment capabilities in the U.S., Canada, EMEA, Japan, Korea, Hong Kong, Singapore, Malaysia and a few other Asian countries. Web (MIM): Separate sections for each MIM LOB provide details on the value proposition for each product, investment team members and support materials. We also have sections on thought leadership divided by LOB and a section on ESG. Conferences/Events and Webinars: Topically focused and typically delivered via panel discussion, sponsored keynote address or hosted via ON24 or, if sponsored, via the host’s platform. A key part of the in-person conferences is networking done by our sales team (we refer to them as the Institutional Client Group). At conferences, they learn about the prospect’s asset allocation and which asset classes they are currently looking at. Then, if we have an investment capability that matches their needs, the salesperson will set up a time to meet after the conference to continue the discussion. Digital: Email, social (LinkedIn only) and banner/display covers both direct outreach, such as email, and targeted communications. Advertising: In addition to the banner/display digital advertising, we also do some print advertising.

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Transparent Information & Fair Advice for Customers (continued)

Code/Metric	Response/Reference
FN-IN-270a.4, Description of approach to informing customers about products (cont.)	<p>The frequency of communication depends on the LOB, audience and nature of communications. During the sales process, if a client is actively looking to buy investment capabilities in a certain asset class, then the communication could be once every month, whereas if the prospect is just researching and taking their time, then the communication may be once per quarter. Once the prospect is a client, then there is significant communication as they are onboarded and then receive reporting approximately once per month. We are currently implementing a client portal where clients can access all their accounts in one place and have full transparency into their account.</p> <p>We understand that full transparency related to what is happening in the market, what is driving performance and what is occurring in the investment portfolio is key. These communications are typically conducted via reporting on a frequency demanded by the client (weekly, monthly, quarterly). We also work with clients on quarterly portfolio reviews. Additionally, MIM is regulated by the Securities and Exchange Commission (SEC) and FINRA in the U.S. and by the local regulator in each of the regions it operates. We must have all communications and marketing materials reviewed by the investment compliance team to ensure all information is transparent and not misleading in any way. These materials are reviewed following a defined internal process and strictly adhere to regulatory requirements, including risk/legal disclosures. MIM members undergo ongoing training and monitoring of communications such as with FINRA registered agents.</p>

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Incorporation of Environmental, Social & Governance Factors in Investment Management

Code/Metric	Response/Reference																																																																
FN-IN-410a.1, Total invested assets, by industry and asset class	<p>As of December 31, 2022 (\$ in millions)</p> <p>Total Invested Assets and Cash¹</p> <table border="0"> <tr> <td>Fixed maturity securities available for sale (AFS):</td> <td></td> </tr> <tr> <td> U.S. and foreign corporate</td> <td style="text-align: right;">\$ 132,602</td> </tr> <tr> <td> Foreign government</td> <td style="text-align: right;">46,747</td> </tr> <tr> <td> U.S. government and agency</td> <td style="text-align: right;">32,229</td> </tr> <tr> <td> Residential mortgage-backed securities (RMBS)</td> <td style="text-align: right;">26,165</td> </tr> <tr> <td> Asset-backed securities (ABS) and Collateralized loan obligations (CLO)</td> <td style="text-align: right;">16,822</td> </tr> <tr> <td> Municipal</td> <td style="text-align: right;">12,152</td> </tr> <tr> <td> Commercial mortgage-backed securities (CMBS)</td> <td style="text-align: right;">10,063</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Fixed maturity securities AFS</td> <td style="text-align: right;">276,780</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Equity securities:</td> <td></td> </tr> <tr> <td> Common stock</td> <td style="text-align: right;">1,542</td> </tr> <tr> <td> Non-redeemable preferred stock</td> <td style="text-align: right;">142</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Equity securities</td> <td style="text-align: right;">1,684</td> </tr> <tr> <td>Contractholder-directed equity securities and fair value option securities</td> <td style="text-align: right;">9,668</td> </tr> <tr> <td>Mortgage loans:</td> <td></td> </tr> <tr> <td> Commercial mortgage loans</td> <td style="text-align: right;">52,502</td> </tr> <tr> <td> Agricultural mortgage loans</td> <td style="text-align: right;">19,306</td> </tr> <tr> <td> Residential mortgage loans</td> <td style="text-align: right;">12,482</td> </tr> <tr> <td> Valuation allowances</td> <td style="text-align: right;">(527)</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Mortgage loans</td> <td style="text-align: right;">83,763</td> </tr> <tr> <td>Policy loans</td> <td style="text-align: right;">8,874</td> </tr> <tr> <td>Real estate and real estate joint ventures</td> <td style="text-align: right;">13,137</td> </tr> <tr> <td>Other limited partnership interests</td> <td style="text-align: right;">14,414</td> </tr> <tr> <td>Short-term investments</td> <td style="text-align: right;">4,935</td> </tr> <tr> <td>Other invested assets</td> <td style="text-align: right;">20,038</td> </tr> <tr> <td>Cash and cash equivalents</td> <td style="text-align: right;">20,195</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Total Invested Assets & Cash²</td> <td style="text-align: right;">\$ 453,488</td> </tr> </table> <p>1. Amounts presented are at carrying value. See the 2022 MetLife, Inc. 10-K for further information about sub-sectors of these asset classes.</p> <p>2. Represents Total Investments plus Cash and Cash Equivalents of MetLife, Inc. at carrying value.</p>	Fixed maturity securities available for sale (AFS):		U.S. and foreign corporate	\$ 132,602	Foreign government	46,747	U.S. government and agency	32,229	Residential mortgage-backed securities (RMBS)	26,165	Asset-backed securities (ABS) and Collateralized loan obligations (CLO)	16,822	Municipal	12,152	Commercial mortgage-backed securities (CMBS)	10,063	<hr/>		Fixed maturity securities AFS	276,780	<hr/>		Equity securities:		Common stock	1,542	Non-redeemable preferred stock	142	<hr/>		Equity securities	1,684	Contractholder-directed equity securities and fair value option securities	9,668	Mortgage loans:		Commercial mortgage loans	52,502	Agricultural mortgage loans	19,306	Residential mortgage loans	12,482	Valuation allowances	(527)	<hr/>		Mortgage loans	83,763	Policy loans	8,874	Real estate and real estate joint ventures	13,137	Other limited partnership interests	14,414	Short-term investments	4,935	Other invested assets	20,038	Cash and cash equivalents	20,195	<hr/>		Total Invested Assets & Cash ²	\$ 453,488
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Incorporation of Environmental, Social & Governance Factors in Investment Management (continued)

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FN-IN-410a.1, Total invested assets, by industry and asset class (cont.)	<p>As of December 31, 2022 (\$ in millions)</p> <table border="1"> <tr> <td colspan="3">Institutional Client AUM¹</td> </tr> <tr> <td>Insurance/Financial</td> <td>\$</td> <td>77,005</td> </tr> <tr> <td>Sub-Advisory</td> <td></td> <td>32,556</td> </tr> <tr> <td>Corporate</td> <td></td> <td>24,918</td> </tr> <tr> <td>Public</td> <td></td> <td>13,567</td> </tr> <tr> <td>Commingled Fund²</td> <td></td> <td>11,934</td> </tr> <tr> <td>Other³</td> <td></td> <td>2,921</td> </tr> <tr> <td colspan="2">Institutional Client AUM</td> <td>\$ 162,902</td> </tr> <tr> <td colspan="3">Investment Grade and Below Investment Grade Information⁴</td> </tr> <tr> <td>Investment grade</td> <td>\$</td> <td>263,215</td> <td>95.1%</td> </tr> <tr> <td>Below investment grade</td> <td></td> <td>13,565</td> <td>4.9%</td> </tr> <tr> <td colspan="2">Total fixed maturity securities AFS</td> <td>\$ 276,780</td> <td>100.0%</td> </tr> </table> <table border="1"> <tr> <td><i>U.S. and foreign corporate securities</i></td> <td colspan="2"><i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—U.S. and Foreign Corporate Fixed Maturity Securities AFS</i></td> </tr> <tr> <td><i>RMBS</i></td> <td colspan="2"><i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—Structured Products—RMBS</i></td> </tr> <tr> <td><i>ABS & CLO</i></td> <td colspan="2"><i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—Structured Products—ABS & CLO</i></td> </tr> <tr> <td><i>CMBS</i></td> <td colspan="2"><i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—Structured Products—CMBS</i></td> </tr> <tr> <td><i>Commercial mortgage loans</i></td> <td colspan="2"><i>MD&A—Investments—Mortgage Loans—Commercial Mortgage Loans by Geographic Region and Property Type</i></td> </tr> <tr> <td><i>Real estate and real estate joint ventures</i></td> <td colspan="2"><i>MD&A—Investments—Real Estate and Real Estate Joint Ventures</i></td> </tr> <tr> <td><i>Other invested assets</i></td> <td colspan="2"><i>MD&A—Investments—Other Invested Assets</i></td> </tr> </table> <p>1. At estimated fair value. 2. Includes limited partnerships, collective trusts, mutual funds registered under the Investment Company Act and other vehicles offered or available to qualifying investors, including third parties and affiliates. 3. Includes non-profit clients, Taft-Hartley pension fund clients and asset manager clients. 4. Based on nationally recognized statistical rating organization ratings where Investment grade is Aaa/Aa/A and Baa, and Below investment grade is Ba, B, Caa and lower, and In or near default.</p>	Institutional Client AUM ¹			Insurance/Financial	\$	77,005	Sub-Advisory		32,556	Corporate		24,918	Public		13,567	Commingled Fund ²		11,934	Other ³		2,921	Institutional Client AUM		\$ 162,902	Investment Grade and Below Investment Grade Information ⁴			Investment grade	\$	263,215	95.1%	Below investment grade		13,565	4.9%	Total fixed maturity securities AFS		\$ 276,780	100.0%	<i>U.S. and foreign corporate securities</i>	<i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—U.S. and Foreign Corporate Fixed Maturity Securities AFS</i>		<i>RMBS</i>	<i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—Structured Products—RMBS</i>		<i>ABS & CLO</i>	<i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—Structured Products—ABS & CLO</i>		<i>CMBS</i>	<i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—Structured Products—CMBS</i>		<i>Commercial mortgage loans</i>	<i>MD&A—Investments—Mortgage Loans—Commercial Mortgage Loans by Geographic Region and Property Type</i>		<i>Real estate and real estate joint ventures</i>	<i>MD&A—Investments—Real Estate and Real Estate Joint Ventures</i>		<i>Other invested assets</i>	<i>MD&A—Investments—Other Invested Assets</i>	
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Other ³		2,921																																																											
Institutional Client AUM		\$ 162,902																																																											
Investment Grade and Below Investment Grade Information ⁴																																																													
Investment grade	\$	263,215	95.1%																																																										
Below investment grade		13,565	4.9%																																																										
Total fixed maturity securities AFS		\$ 276,780	100.0%																																																										
<i>U.S. and foreign corporate securities</i>	<i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—U.S. and Foreign Corporate Fixed Maturity Securities AFS</i>																																																												
<i>RMBS</i>	<i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—Structured Products—RMBS</i>																																																												
<i>ABS & CLO</i>	<i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—Structured Products—ABS & CLO</i>																																																												
<i>CMBS</i>	<i>MD&A—Investments—Fixed Maturity Securities AFS and Equity Securities—Structured Products—CMBS</i>																																																												
<i>Commercial mortgage loans</i>	<i>MD&A—Investments—Mortgage Loans—Commercial Mortgage Loans by Geographic Region and Property Type</i>																																																												
<i>Real estate and real estate joint ventures</i>	<i>MD&A—Investments—Real Estate and Real Estate Joint Ventures</i>																																																												
<i>Other invested assets</i>	<i>MD&A—Investments—Other Invested Assets</i>																																																												
FN-IN-410a.2, Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	<p>Environmental, Social and Governance Investor Policy</p>																																																												

SASB Index

SASB—Sustainability Accounting Standards Board

Policies Designed to Incentivize Responsible Behavior

Code/Metric	Response/Reference
FN-IN-410b.1, Net premiums written related to energy efficiency and low carbon technology	MetLife is unable to measure or disclose this metric at this time but will continue to evaluate in the future.
FN-IN-410b.2, Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/ or behaviors	<p>See report section: For Our Customers.</p> <p>Health & Well-Being Incentives</p> <p>MetLife believes it is important to provide our customers with tools and resources that benefit their overall health and well-being. Please see the references below for examples of the actions MetLife takes to incentivize healthy behaviors through our products. Examples include:</p> <ul style="list-style-type: none"> <p>360Health: 360Health is a combination of insurance and health services available across four markets in Asia. 360Health provides a unique perspective on helping customers with solutions that address their mental, physical, financial and social health, through a comprehensive focus on prevention, early diagnosis, access to treatment, ongoing care and financial protection. 360Health is designed to directly address customer concerns about serious illnesses and offers medically endorsed, end-to-end solutions to help people increase their “healthspan,” or the number of healthy years in their overall lifespan.</p> <p>Through 360Health, we incentivize healthy behavior in customers through services and capabilities provided on platforms such as mobile app, web and WeChat. The services offered include examples such as the “360Health App” in Korea, a mobile application that measures cardiovascular health risk and stress level with AI-powered technology. The app offers health and well-being tips for personal health management and enables agents to engage with customers. Additionally in Korea, we also provide value-added service (VAS) options specific to customer life stages. For example, seniors can access a senior concierge service and senior tele-counseling services. Tele-doctor services and online health assessments are popular with our customers in China. While services offered vary across markets, they include a breadth of health VAS options such as free virtual doctor consultations, special discounts on diagnostic tests, preferential access to specialists, and beauty and well-being benefits, to name a few.</p> <p>Japan Value-Added Services: In Japan we offer comprehensive health and well-being-oriented VAS free of charge to support customers’ continuum of care. For example, we offer a 24/7 health hotline, a medical second-opinion service, mental health support, support for returning to work post-cancer diagnosis and medical check-up consultations. We also offer services to support customers with childcare, nursing care, cancer, dementia, brain and heart disease prevention and more. Additionally, we offer a “club off” program for customers that provides them with exclusive discounts to gyms, restaurants, tutoring and other services.</p>

SASB Index

SASB—Sustainability Accounting Standards Board

Policies Designed to Incentivize Responsible Behavior (continued)

Code/Metric	Response/Reference
FN-IN-410b.2, Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors (cont.)	<ul style="list-style-type: none"> • Upwise™ (financial health): MetLife’s first-of-its-kind mobile app, Upwise™, is a free tool that helps consumers build positive financial habits through a guided digital and interactive experience. While financial health is at the forefront, educational content on the app also includes articles centered on mental health/well-being and encouraging environmentally-responsible behaviors such as how to “make your money work for the planet.” We have published over 270 articles, including more than 60 related to diversity, equity and inclusion (DEI) and seven related to climate change. <p>Please also see report section: For Our Customers >> Empowering Underserved Communities >> Product Offerings for Diverse Populations >> Enhancing offerings for women for information on programs and products designed specifically for women that incentivize healthy behavior.</p>

Activity Metrics

Code/Metric	Response/Reference ¹																
FN-AC-000.A, (1) Total registered and (2) total unregistered assets under management (AUM)	<table border="1"> <thead> <tr> <th>(\$ in millions)</th> <th>Registered AUM</th> <th>Unregistered AUM</th> <th>Total AUM</th> </tr> </thead> <tbody> <tr> <td>General Account AUM²</td> <td>\$ 3,188</td> <td>\$ 413,706</td> <td>\$ 416,894</td> </tr> <tr> <td>Institutional Client AUM</td> <td>51,626</td> <td>111,276</td> <td>162,902</td> </tr> <tr> <td>Total Registered Assets and Unregistered Assets</td> <td>\$54,814</td> <td>\$524,982</td> <td>\$579,796</td> </tr> </tbody> </table>	(\$ in millions)	Registered AUM	Unregistered AUM	Total AUM	General Account AUM ²	\$ 3,188	\$ 413,706	\$ 416,894	Institutional Client AUM	51,626	111,276	162,902	Total Registered Assets and Unregistered Assets	\$54,814	\$524,982	\$579,796
(\$ in millions)	Registered AUM	Unregistered AUM	Total AUM														
General Account AUM ²	\$ 3,188	\$ 413,706	\$ 416,894														
Institutional Client AUM	51,626	111,276	162,902														
Total Registered Assets and Unregistered Assets	\$54,814	\$524,982	\$579,796														
FN-AC-000.B, Total assets under custody and supervision	Total assets under custody and supervision are \$616,390 million comprised of Total Invested Assets & Cash of \$453,488 million plus Institutional Client AUM of \$162,902 million.																
FN-IN-000.A, Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	For information regarding insurance reserves and reinsurance in-force by insurance product, see Item 8 of 2022 Form 10-K , Financial Statements and Supplementary Data, Schedule IV.																

1. At estimated fair value.

2. Does not include loan interests held by third party investors.