

Task Force on Climate-related Financial Disclosures (TCFD) Index

MetLife is issuing a TCFD Index to enable comparable, decision-useful information for investors and other stakeholders regarding how we approach and manage climate risks and opportunities. The following table indicates where readers can find disclosures within MetLife’s 2022 Sustainability Report and/or other publicly available documents that address TCFD recommendations.

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Governance

Disclosure Focus Area	Recommended Disclosure	Response
Disclose the organization’s governance around climate-related risks and opportunities.	a) Describe the board’s oversight of climate-related risks and opportunities.	<p>2022 Sustainability Report >> For the Environment >> Governance</p> <p>2022 Sustainability Report >> Responsible Governance >> Governance</p> <p>2023 Proxy Statement >> Information about Board Committees >> Sustainability Oversight</p> <p>CDP Climate Change 2022 C1.1b</p>
	b) Describe management’s role in assessing and managing climate-related risks and opportunities.	<p>2022 Sustainability Report >> For the Environment >> Governance</p> <p>2022 Sustainability Report >> Creating Value as an Investor >> Governance</p> <p>2022 Sustainability Report >> Responsible Governance >> Governance</p> <p>MetLife Investment Management Environmental, Social and Governance Investment Policy</p> <p>2023 Proxy Statement >> Information about Board Committees; Risk Oversight</p> <p>CDP Climate Change 2022 C1.2, C1.2a</p>

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Strategy

Disclosure Focus Area	Recommended Disclosure	Response
<p>Disclose the actual and potential impacts of climate-related risks and opportunities on the organization’s businesses, strategy and financial planning.</p>	<p>a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.</p> <p>b) Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning.</p> <p>c) Describe the potential impact of different scenarios, including a 2°C scenario, on the organization’s businesses, strategy, and financial planning.</p>	<p>CDP Climate Change 2022 C2.1, C2.1a, C2.1b, C2.2a, C-FS2.2b, C2.2c, C2.3a, C2.4a</p> <hr/> <p>2022 Sustainability Report >> Creating Value as an Investor</p> <p>2022 Sustainability Report >> For the Environment</p> <p>CDP Climate Change 2022 C2.5, C2.6</p> <hr/> <p>2022 Sustainability Report >> Responsible Governance >> Risk Management >> Managing Climate Risks</p> <p>CDP Climate Change 2022 C3.1a, C3.1c</p>

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Risk Management

Disclosure Focus Area	Recommended Disclosure	Response
Disclose how the organization identifies, assesses and manages climate-related risks.	a) Describe the organization’s processes for identifying and assessing climate-related risks.	<p>2022 Sustainability Report >> For the Environment >> Our Approach</p> <p>2022 Sustainability Report >> Creating Value as an Investor >> Governance, MetLife General Account Investment Portfolio</p> <p>2022 Sustainability Report >> Responsible Governance >> Our Approach, Governance, Risk Management</p> <p>MIM ESG Investment Policy</p> <p>CDP Climate Change 2022 C2.2, C2.2a, C2.2b</p>
	b) Describe the organization’s processes for managing climate-related risks.	<p>2022 Sustainability Report >> For the Environment</p> <p>2022 Sustainability Report >> Creating Value as an Investor</p> <p>2022 Sustainability Report >> Responsible Governance >> Our Approach, Governance, Risk Management</p> <p>CDP Climate Change 2022 C2.2, C2.2d</p>
	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management.	<p>2022 Sustainability Report >> For the Environment >> Our Approach</p> <p>2022 Sustainability Report >> Responsible Governance >> Risk Management</p> <p>MIM ESG Investment Policy</p> <p>CDP Climate Change 2022 C2.2, C3.1c</p>

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Metrics and Targets

Disclosure Focus Area	Recommended Disclosure	Response
Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities.	a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	2022 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change 2022 C6.1, C6.2, C6.3, C6.5, C9.1
	b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	2022 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change 2022 C6.1, C6.2, C6.3, C6.5
	c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	2022 Sustainability Report >> Sustainability at MetLife >> Net Zero Commitment 2022 Sustainability Report >> For Our Communities >> MetLife Foundation's Priorities in Action CDP Climate Change 2022 C4.1, C4.1a, C4.2