

Global Reporting Initiative (GRI) Standards Index

MetLife's 2023 GRI Index has been prepared in accordance with the GRI Standards Core option and represents performance data from calendar year 2023.

GRI Standard	Disclosure	Response / Reference
GENERAL DISCLOSURES		
GRI 2: General Disclosures 2021		
The Organization and Its Reporting		
2-1	Organizational details	MetLife, Inc., New York, NY
2-2	Entities included in the organization's sustainability reporting	2023 Form 10-K , Exhibit 21 — Subsidiaries of the Registrant (this is not a comprehensive list as this is a list of our significant subsidiaries, as defined by SEC guidance); unless otherwise stated or implied in the 2023 Sustainability Report.
2-3	Reporting period, frequency and contact point	This content and data in this report primarily covers the period January 1, 2023, to December 31, 2023. MetLife reports on an annual basis. We invite your comments, questions and feedback on this report by contacting us at gogreen@metlife.com .
2-4	Restatements of information	Refer to ESG Scorecard for revisions to previously reported performance data. 2023 Sustainability Report >> Appendix >> ESG Scorecard >> Financial Data 2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data
2-5	External assurance	Our global Scope 1, Scope 2 and Scope 3 business travel greenhouse gas emissions have been assured to ISO-14064-3 standards.
Activities and Workers		
2-6	Activities, value chain and other business relationships	MetLife, Inc., 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, Asia, Latin America, Europe and the Middle East. MetLife is also one of the largest institutional investors in the U.S. with a general account portfolio invested primarily in fixed income securities (corporate, structured products, municipals, and government and agency) and mortgage loans, as well as real estate, real estate joint ventures, other limited partnerships and equity securities. Reference: 2023 Form 10-K business overview and strategy. For more information about MetLife's supply chain, please see MetLife Global Procurement .

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
2-7	Employees	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Workforce Data
2-8	Workers who are not employees	Although MetLife receives services from workers employed by third-party vendors and/or service providers, none of those services are rendered by workers who meet the definition of “other workers” provided in the guidance associated with the Standard.
Governance		
2-9	Governance structure and composition	MetLife, Inc. Corporate Governance Guidelines 2024 Proxy Statement >> Information About the Board of Directors
2-10	Nomination and selection of the highest governance body	2024 Proxy Statement >> Information About the Board of Directors >> Board Composition >> Director Succession and Nomination Process
2-11	Chair of the highest governance body	2024 Proxy Statement >> 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	2024 Proxy Statement >> Information about the Board of Directors >> Board’s Primary Role and Responsibilities >> Sustainability Oversight MetLife’s Compliance Risk Management Charter specifies the Enterprise Compliance Programs group oversees the Code of Business Ethics, and the CEO, Executive Leadership Team and their respective management groups have the ultimate responsibility for the business of MetLife and its affiliates to be conducted in accordance with applicable laws, rules, regulations, MetLife policies and MetLife’s Code of Business Ethics.
2-13	Delegation of responsibility for managing impacts	2024 Proxy Statement >> Information about the Board of Directors >> Board’s Primary Role and Responsibilities >> Sustainability Oversight 2023 Sustainability Report >> Responsible Governance >> Governance
2-14	Role of the highest governance body in sustainability reporting	2023 Sustainability Report >> Sustainability at MetLife: Responsible Governance
2-15	Conflicts of interest	Directors’ Code of Business Ethics

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
2-16	Communication of critical concerns	Corporate Conduct 2023 Sustainability Report >> Responsible Governance >> Governance
2-17	Collective knowledge of the highest governance body	2024 Proxy Statement >> Proxy Statement Summary >> Experienced and Diverse Board >> Director Experience and Diversity Matrix
2-18	Evaluation of the performance of the highest governance body	2024 Proxy Statement >> Information About the Board of Directors >> Board, Committee, and Director Evaluations
2-19	Remuneration policies	2024 Proxy Statement >> Director Compensation in 2023 2024 Proxy Statement >> Compensation Discussion and Analysis
2-20	Process to determine remuneration	2024 Proxy Statement >> Compensation Discussion and Analysis
2-21	Annual total compensation ratio	2024 Proxy Statement >> Pay Ratio
Strategy, Policies and Practices		
2-22	Statement on sustainable development strategy	2023 Sustainability Report >> Letter from Our CEO
2-23	Policy commitments	MetLife Code of Business Ethics MetLife Statement on Human Rights MetLife Equal Employment Opportunity and Anti-Harassment Policy MetLife Supplier Code of Business Ethics Global Anti-Bribery and Corruption Program Global Anti-Money Laundering & Sanctions Policy MetLife Environmental Policy Statement

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
2-24	Embedding policy commitments	2023 Sustainability Report >> Responsible Governance
2-25	Processes to remediate negative impacts	2023 Sustainability Report >> Responsible Governance >> Code of Business Ethics Code of Business Ethics MetLife Ethics & Fraud HelpLine Corporate Conduct
2-26	Mechanisms for seeking advice and raising concerns	2023 Sustainability Report >> Responsible Governance >> Code of Business Ethics Code of Business Ethics MetLife Ethics & Fraud HelpLine Corporate Conduct
2-27	Compliance with laws and regulations	While MetLife does not disclose monetary losses from proceedings, please see MetLife's 2023 Form 10-K Note 24 for details on material litigation and regulatory matters.

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
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"> ● 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 Minority Supplier Development Council ● U.S. Chamber of Commerce ● Washington International Trade Association ● Women’s Business Enterprise National Council <p>Some of the sustainability associations with whom we engage include:</p> <ul style="list-style-type: none"> ● CDP ● Center for Active Design ● Climate Leadership Council ● United Nations Global Compact ● United Nations Principles for Responsible Investment ● United Nations Women Global Innovation Coalition for Change ● United Nations Women’s Empowerment Principles ● United States Department of Energy ● United States Environmental Protection Agency ● United States Green Building Council

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
Stakeholder Engagement		
2-29	Approach to stakeholder engagement	2023 Sustainability Report >> Appendix >> Stakeholder Engagement
2-30	Collective bargaining agreements	MetLife Legal Plans: 27% Asia: 5% EMEA: 20% LatAm: 14% Some of our U.S. and non-U.S. (non-agency) employees are covered under collective bargaining agreements.
MATERIAL TOPICS		
GRI 3: Material Topics		
3-1	Process to determine material topics	<p>In order to appropriately address issues relevant to our business and stakeholders, we performed a traditional sustainability materiality analysis in 2020 using a 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 environmental, social and governance (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 us continue to sustain customers, families and the planet.</p> <p>See also 2023 Sustainability Report >> Sustainability at MetLife >> Our Sustainability Commitments >> Net Zero Commitment and 2030 DEI Commitments for a summary of MetLife’s strategic approach to ESG issues.</p>

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
3-2	List of material topics	<ul style="list-style-type: none"> • Economic performance • Indirect economic impacts • Anti-corruption • Anti-competitive behavior • Energy • Emissions • Waste • Supplier environmental assessment • Employment • Training and education • Diversity and equal opportunity • Non-discrimination • Public policy • Marketing and labeling • Customer privacy
3-3	Management of material topics	<p>2023 Sustainability Report >> Sustainability at MetLife</p> <p>2023 Sustainability Report >> Responsible Governance</p>

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
GRI 200: Economic		
GRI 201: Economic Performance		
3-3	Management of material topics	See 2023 Form 10-K . 2023 Sustainability Report >> Responsible Governance >> Risk Management 2023 Sustainability Report >> Creating Value as an Investor
201-1	Direct economic value generated and distributed	See the Consolidated Financial Statements and Notes to the Consolidated Financial Statements of the 2023 Form 10-K .
201-2	Financial implications and other risks and opportunities due to climate change	2023 Sustainability Report >> For Our Customers >> Our Approach 2023 Sustainability Report >> Creating Value as an Investor 2023 Sustainability Report >> For the Environment 2023 Sustainability Report >> Responsible Governance >> Risk Management 2023 CDP Climate Change Report >> C2 Risks and Opportunities
201-3	Defined benefit plan obligations and other retirement plans	See the Consolidated Financial Statements and Notes to the Consolidated Financial Statements of the 2023 Form 10-K .

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
GRI 203: Indirect Economic Impacts		
3-3	Management of material topics	2023 Sustainability Report >> For Our Customers
		2023 Sustainability Report >> For Our Colleagues
		2023 Sustainability Report >> Creating Value as an Investor
		2023 Sustainability Report >> For Our Communities
203-1	Infrastructure investments and services supported	2023 Sustainability Report >> For Our Customers
		2023 Sustainability Report >> For Our Colleagues
		2023 Sustainability Report >> Creating Value as an Investor
		2023 Sustainability Report >> For Our Communities
203-2	Significant indirect economic impacts	2023 Sustainability Report >> For Our Customers
		2023 Sustainability Report >> For Our Colleagues
		2023 Sustainability Report >> Creating Value as an Investor
		2023 Sustainability Report >> For Our Communities
GRI 205: Anti-corruption		
3-3	Management of material topics	Anti-Bribery and Corruption Program
		Code of Business Ethics

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
205-1	Operations assessed for risks related to corruption	<p>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>In 2020, we became the first U.S.-based insurer to join the United Nations Global Compact (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 MetLife employees globally. The policy is also available on MetLife’s global intranet sites for employees to access. Third parties are also trained on MetLife’s policy through a brochure that is provided to third parties we engage globally. In 2023, MetLife provided mandatory anti-bribery and anti-corruption training to employees.</p>
205-3	Confirmed incidents of corruption and actions taken	<p>MetLife cannot disclose this information due to confidentiality restraints.</p>
GRI 206: Anti-competitive Behavior		
3-3	Management of material topics	Code of Business Ethics
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<p>MetLife discloses any material legal actions including anti-competitive behavior in its 2023 Form 10-K.</p>

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
GRI 300: Environmental		
GRI 302: Energy		
3-3	Management of material topics	2023 Sustainability Report >> For the Environment
302-1	Energy consumption within the organization	2023 Sustainability Report >> For the Environment >> Sustainable Offices and Operations 2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change Report >> C8 Energy
302-2	Energy consumption outside of the organization	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change Report >> C6 Emissions >> C6.5
302-3	Energy intensity	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data
302-4	Reduction of energy consumption	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change Report >> C8 Energy

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
GRI 305: Emissions		
3-3	Management of material topics	2023 Sustainability Report >> For the Environment
305-1	Direct (Scope 1) GHG emissions	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data
305-2	Energy indirect (Scope 2) GHG emissions	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data
305-3	Other indirect (Scope 3) GHG emissions	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data
305-4	GHG emissions intensity	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data
305-5	Reduction of GHG emissions	2023 Sustainability Report >> For the Environment >> Sustainable Offices and Operations
GRI 306: Waste		
3-3	Management of material topics	2023 Sustainability Report >> For the Environment
306-1	Waste generation and significant waste-related impacts	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data
306-2	Management of significant waste-related impacts	2023 Sustainability Report >> For the Environment
306-3	Waste generated	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data
306-4	Waste diverted from disposal	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data
306-5	Waste directed to disposal	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
GRI 308: Supplier Environmental Assessment		
3-3	Management of material topics	2023 Sustainability Report >> For the Environment
308-1	New suppliers that were screened using environmental criteria	Environmental sustainability questions are part of MetLife's standard Request for Proposal and Request for Information templates and are also included in the Supplier Onboarding Process. Suppliers are also expected to adhere to MetLife's Supplier Code of Business Ethics .
308-2	Negative environmental impacts in the supply chain and actions taken	2023 Sustainability Report >> For the Environment >> Driving Supply Chain Sustainability
GRI 400: Social		
GRI 401: Employment		
3-3	Management of material topics	2023 Sustainability Report >> For Our Colleagues
401-1	New employee hires and employee turnover	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Workforce Data

GRI Standards Index

GRI Standard	Disclosure	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 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, including prescription drug and vision coverage • Dental coverage • Short-term and long-term disability coverage • Company-paid life insurance • 401(k) plan • 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, group variable universal life, dependent life, voluntary accidental death and dismemberment insurance) • Legal services plan • Critical illness insurance • Accident Insurance • Paid Parental Leave • Adoption and surrogacy financial assistance • Employee assistance program • Financial wellness program • Virtual physical therapy, fitness programs, weight loss programs, mindfulness training and condition management programs • Personalized caregiver support program • Educational support program for caregivers of neurodiverse children • Menopause support program • Hospital indemnity insurance • Cybersecurity and identity theft protection • Expert medical second-opinion service

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
401-3	Parental leave	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Employee Benefits Available for full-time and part-time employees other than variable part-time employees ¹
GRI 404: Training and Education		
3-3	Management of material topics	2023 Sustainability Report >> For Our Colleagues >> Global Diversity, Equity and Inclusion; Talent and Skill Development
404-1	Average hours of training per year per employee	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Workforce Data
404-2	Programs for upgrading employee skills and transition assistance programs	2023 Sustainability Report >> For Our Colleagues >> Global Diversity, Equity and Inclusion; Talent and Skill Development
404-3	Percentage of employees receiving regular performance and career development reviews	For data on performance reviews, see 2023 Sustainability Report >> Appendix >> ESG Scorecard >> Workforce Data >> 2023 Training Data and Performance Review .
GRI 405: Diversity and Equal Opportunity		
3-3	Management of material topics	2023 Sustainability Report >> For Our Colleagues >> Global Diversity, Equity and Inclusion
405-1	Diversity of governance bodies and employees	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Workforce Data
405-2	Ratio of basic salary and remuneration of women to men	MetLife Pay Equity Statement

1. Variable part time (VPT) employees are those who work less than 20 hours per week or 925 hours per year.

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
GRI 406: Non-discrimination		
3-3	Management of material topics	2023 Sustainability Report >> For Our Colleagues >> Global Diversity, Equity and Inclusion 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 prohibiting discrimination, harassment and retaliation and 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 415: Public Policy		
3-3	Management of material topics	2023 Sustainability Report >> Responsible Governance >> Government Relations
415-1	Political contributions	MetLife forbids political contributions outside the United States without the express approval of the Head of Global Government Relations. We made no political contributions outside the United States in 2023. Political Activity Report
GRI 417: Marketing and Labeling		
3-3	Management of material topics	2023 Sustainability Report >> For Our Customers >> Governance See 2023 Form 10-K .
417-1	Requirements for product and service information and labeling	Code of Business Ethics Please read our Code of Business Ethics for MetLife's expectations around treating customers fairly and communicating clearly.

GRI Standards Index

GRI Standard	Disclosure	Response / Reference
417-2	Incidents of non-compliance concerning product and service information and labeling	Material legal proceedings and significant fines, related to this indicator, if any, are disclosed in 2023 Form 10-K , Note 24.
417-3	Incidents of non-compliance concerning marketing communications	Material legal proceedings and significant fines related to this indicator, if any, are disclosed in 2023 Form 10-K , Note 24.
GRI 418: Customer Privacy		
3-3	Management of material topics	2023 Sustainability Report >> Responsible Governance >> Cybersecurity and Data Privacy Customer Privacy Policy
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<p>MetLife has a longstanding commitment to protect the security, confidentiality and integrity of personal information, and to comply with 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.</p> <p>In addition, for disclosure on MetLife’s cybersecurity management, strategy and governance, please see Item 1C. Cybersecurity of the 2023 Form 10-K.</p>