

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 2023 Sustainability Report and/or other publicly available documents that address TCFD recommendations.

Disclosure Focus Area	Recommended Disclosure	2023 Response
<p>Governance</p> <p>Disclose the organization’s governance around climate-related risks and opportunities.</p>	<p>a) Describe the board’s oversight of climate-related risks and opportunities.</p>	<p>2023 Sustainability Report >> For the Environment >> Governance 2023 Sustainability Report >> Responsible Governance >> Governance 2024 Proxy Statement >> Information about the Board of Directors >> Board’s Primary Role and Responsibility >> Sustainability Oversight</p> <p>2024 Proxy Statement >> Experienced and Diverse Board >> Director Competencies: Skills and Experiences & Director Experience and Diversity Matrix (pages 22–23) and Director Nominees (pages 25, 30 and 37). Directors self-select their four core board competencies. Three directors selected sustainability—R. Glenn Hubbard, Cheryl Grise and Mark Weinberger. R. Glenn Hubbard is on the board of “Resources for the Future,” a nonprofit research organization with a mission to improve environmental, energy and natural resource decisions through impartial economic research and policy engagement. Cheryl Grise had extensive experience with sustainability issues through her prior leadership roles at Northeast Utilities (now Eversource Energy), a public utility holding company engaged in the distribution of electricity and natural gas. Mark Weinberger has extensive experience with sustainability issues through his prior leadership roles at EY, a global professional services organization, and his board position at Saudi Arabian Oil Company (Aramco), a petroleum and natural gas company. These examples are not the exclusive sources of Board member expertise.</p> <p>CDP Climate Change 2023 C1.1b</p>

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Disclosure Focus Area	Recommended Disclosure	2023 Response
Governance (continued)		
<p>Disclose the organization’s governance around climate-related risks and opportunities.</p>	<p>b) Describe management’s role in assessing and managing climate-related risks and opportunities.</p>	<p>2023 Sustainability Report >> For the Environment >> Governance 2023 Sustainability Report >> Creating Value as an Investor >> Governance 2023 Sustainability Report >> Responsible Governance >> Governance</p> <p>MIM Sustainable Investment Policy</p> <p>2024 Proxy Statement >> Information about the Board of Directors >> Board’s Primary Role and Responsibilities >> Risk Oversight</p> <p>CDP Climate Change 2023 C1.2</p>
Strategy		
	<p>a) Describe the climate-related risks and opportunities the organization has identified over the short-, medium-, and long-term.</p>	<p>CDP Climate Change 2023 C2.1, C2.1a, C2.1b, C2.2a, C-FS2.2b, C2.2c, C2.3a, C2.4a</p>
<p>Disclose the actual and potential impacts of climate-related risks and opportunities on the organization’s businesses, strategy and financial planning.</p>	<p>b) Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning.</p>	<p>2023 Sustainability Report >> Creating Value as an Investor 2023 Sustainability Report >> For the Environment</p> <p>CDP Climate Change 2023 C-FS2.2c, d, e, C2.3, C3.3</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>2023 Sustainability Report >> Responsible Governance >> Risk Management >> Managing Climate Risks</p> <p>CDP Climate Change 2023 C3.1, C3.2</p>

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Risk Management		
	<p>a) Describe the organization’s processes for identifying and assessing climate-related risks.</p>	<p>2023 Sustainability Report >> For the Environment >> Our Approach 2023 Sustainability Report >> Creating Value as an Investor >> Governance; Responsible Investments; Sustainable Investing; MetLife’s Sustainable Financing Framework 2023 Sustainability Report >> Responsible Governance >> Our Approach; Governance; Risk Management</p> <p>MIM Sustainable Investment Policy</p> <p>CDP Climate Change 2023 C2.2, C2.2a, C-FS2.2c</p>
<p>Disclose how the organization identifies, assesses and manages climate-related risks.</p>	<p>b) Describe the organization’s processes for managing climate-related risks.</p>	<p>2023 Sustainability Report >> For the Environment 2023 Sustainability Report >> Creating Value as an Investor 2023 Sustainability Report >> Responsible Governance >> Our Approach; Governance; Risk Management</p> <p>CDP Climate Change 2023 C2.2, C2.2a</p>
	<p>c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management.</p>	<p>2023 Sustainability Report >> For the Environment >> Our Approach 2023 Sustainability Report >> Responsible Governance >> Risk Management</p> <p>MIM Sustainable Investment Policy</p> <p>CDP Climate Change 2023 C2.2, C2.2a</p>

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Metrics and Targets		
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.	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change 2023 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.	2023 Sustainability Report >> Appendix >> ESG Scorecard >> Environmental Data CDP Climate Change 2023 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.	2023 Sustainability Report >> Sustainability at MetLife >> Our Sustainability Commitments >> Net Zero Commitment 2023 Sustainability Report >> For Our Communities >> Global Support for Environmental Causes CDP Climate Change 2023 C4.1, C-FS4.1d, C4.2, C4.3