

# ESG Scorecard

MetLife's primary performance data across environmental, social, and governance indicators.

Financial Data					
Operational Data (\$ in millions, except Earnings Per Share) <sup>1</sup>	2019	2018	2017	2016	2015
Total Assets	\$ 740,463	\$ 687,538	\$ 719,892	\$ 898,764	\$ 877,912
Total Liabilities	\$ 674,081	\$ 634,580	\$ 661,022	\$ 831,062	\$ 809,267
Total MetLife, Inc.'s Stockholders' Equity	\$ 66,144	\$ 52,741	\$ 58,676	\$ 67,531	\$ 68,098
Total Revenues	\$ 69,620	\$ 67,941	\$ 62,308	\$ 60,787	\$ 61,343
Premiums	\$ 42,235	\$ 43,840	\$ 38,992	\$ 37,202	\$ 36,403
Net Investment Income	\$ 18,868	\$ 16,166	\$ 17,363	\$ 16,790	\$ 16,205
Total Expenses	\$ 62,825	\$ 61,634	\$ 58,772	\$ 56,506	\$ 55,692
Policyholder Benefits and Claims	\$ 41,461	\$ 42,656	\$ 38,313	\$ 36,358	\$ 35,144
Provision for Income Tax Expense (Benefit)	\$ 886	\$ 1,179	\$ (1,470)	\$ 693	\$ 1,590
Net Income	\$ 5,909	\$ 5,128	\$ 4,020	\$ 854	\$ 5,385
Dividends on Common Stock	\$ 1,643	\$ 1,678	\$ 1,717	\$ 1,736	\$ 1,653
Earnings Per Share <sup>1</sup>	\$ 6.06	\$ 4.91	\$ 3.62	\$ 0.67	\$ 4.62
MetLife, Inc.'s Common Stockholders' Return on Equity <sup>2</sup>	9.8%	9.6%	6.3%	1.0%	7.7%

<sup>1</sup> Net income (loss) available to MetLife, Inc.'s common stockholders per diluted common share.

<sup>2</sup> Return on MetLife, Inc.'s common stockholders' equity is defined as net income (loss) available to MetLife, Inc.'s common stockholders divided by MetLife, Inc.'s average common stockholders' equity.

Financial Data (continued)		
Total Assets Under Management (at December 31, 2019) <sup>1</sup>	\$ in Billions	Percentage
Public Corporates	\$ 111.6	18.6%
Mortgage Loans <sup>2</sup>	\$ 106.4	17.7%
Structured Products	\$ 62.4	10.4%
Foreign Government	\$ 60.8	10.1%
Private Corporates	\$ 60.2	10.0%
U.S. Government and Agency	\$ 53.9	9.0%
Private Infrastructure	\$ 25.6	4.3%
Cash and Short-Term Investments <sup>3</sup>	\$ 23.6	3.9%
Real Estate Equity <sup>4</sup>	\$ 23.5	3.9%
Common and Preferred Equity	\$ 18.5	3.1%
Emerging Market Debt	\$ 14.7	2.5%
Municipals	\$ 13.6	2.3%
Alternatives	\$ 9.8	1.6%
High Yield	\$ 7.8	1.3%
Bank Loans	\$ 5.8	1.0%
Private Asset-Backed Securities	\$ 1.0	0.2%
Middle Market Private Capital	\$ 0.8	0.1%
<b>Total</b>	<b>\$600.0</b>	<b>100%</b>

<sup>1</sup> As of December 31, 2019. At estimated fair value. See Explanatory Note on page 74.

<sup>2</sup> Includes commercial, agricultural, and residential mortgage loans contained in MetLife's general account (adjusted as described in the Explanatory Note on page 74), separate accounts, and nonproprietary assets of unaffiliated/third-party clients.

<sup>3</sup> Includes cash equivalents.

<sup>4</sup> Includes real estate and real estate joint ventures contained in MetLife's general account (adjusted as described in the Explanatory Note on page 74), separate accounts, and nonproprietary assets of unaffiliated/third-party clients.

## Financial Data (continued)

## Responsible Investments

Estimated Fair Value (\$ in millions)	2019	2018	2017	2016	2015
Impact Investments	\$ 240	\$ 230	\$ 212	\$ 206	\$ 204
Affordable Housing Investments	\$ 2,972	\$ 2,356	\$ 2,219	\$ 1,940	\$ 1,649
Green Investments	\$ 18,329	\$ 16,616	\$ 15,059	\$ 14,852	\$ 13,552
Infrastructure	\$ 23,318	\$ 17,109	\$ 15,349	\$ 11,792	\$ 9,805
Municipal Bonds <sup>1</sup>	\$ 13,586	\$ 16,248	\$ 17,152	\$ 15,991	\$ 15,854
<b>Total</b>	<b>\$58,445</b>	<b>\$52,559</b>	<b>\$49,991</b>	<b>\$44,781</b>	<b>\$41,064</b>

Annual Investments (\$ in millions)	2019	2018	2017	2016	2015
Impact Investments	\$ 13	\$ 46	\$ 49	\$ 50	\$ 52
Affordable Housing Investments	\$ 333	\$ 640	\$ 182	\$ 396	\$ 628
Green Investments	\$ 1,031	\$ 1,082	\$ 538	\$ 564	\$ 969
Infrastructure	\$ 6,247	\$ 4,177	\$ 3,216	\$ 3,154	\$ 1,679
Municipal Bonds <sup>1</sup>	\$ 2,291	\$ 1,386	\$ 849	\$ 1,251	\$ 1,840
<b>Total</b>	<b>\$ 9,915</b>	<b>\$ 7,331</b>	<b>\$ 4,834</b>	<b>\$ 5,415</b>	<b>\$ 5,168</b>

<sup>1</sup> Municipals or Municipal Bonds include taxable and tax-exempt revenue bonds and, to a much lesser extent, general obligations of states, municipalities, and political subdivisions.

Workforce Data (as of 12/31/2019)			
Global Workforce Data (#s)	Total <sup>1</sup>	Female	Male
<b>Employment Contract</b>			
Regular	47,281	24,786	22,495
Temporary	414	289	125
<b>Employment Type</b>			
Full-time	47,163	24,642	22,521
Part-time	532	433	99
<b>Workforce Breakdown</b>			
Employees	47,695	25,075	22,620
Agents and Contractors	38,037	34,985	2,959
<b>Workforce by Region<sup>2</sup></b>			
United States/Canada	17,647	10,469	7,178
Latin America	8,625	5,583	3,042
Asia	17,102	6,562	10,540
EMEA	4,321	2,461	1,860

<sup>1</sup> Totals include employees whose gender is not recorded. Excludes PNB employees.

<sup>2</sup> Workforce includes regular employees only.

Workforce Data (as of 12/31/2019) (continued)				
Employee and Board Diversity <sup>1</sup> (%)	Sales	Non-sales	Executive Group (includes non-U.S.)	Board of Directors
<b>Gender<sup>2</sup></b>				
Female	41%	57%	27%	31%
Male	59%	43%	73%	69%
<b>Age<sup>2</sup></b>				
< 30 Years	16%	17%	0%	0%
30-50 Years	63%	63%	36%	0%
> 50 Years	21%	20%	64%	100%
<b>Ethnicity and Race<sup>1</sup></b>				
White	78%	67%	64%	84%
Black or African American	10%	12%	0%	8%
Hispanic or Latino	6%	6%	18%	8%
Asian	2%	9%	18%	0%
American Indian or Alaska Native	0%	1%	0%	0%
Not Specified	2%	3%	0%	0%
Two or More Races	2%	2%	0%	0%
Native Hawaiian or Pacific Islander	0%	0%	0%	0%

<sup>1</sup> U.S. only. Due to rounding, figures may not add up to 100 percent.

<sup>2</sup> Totals for gender and age will not match due to unidentified personnel in our system.

## Workforce Data (as of 12/31/2019) (continued)

Employee Training and Performance Reviews	Female	Male
<b>Average Hours of Training per Year<sup>1</sup> (# of hours)</b>		
Non-sales	8	7
Sales	9	8
<b>Employees Receiving Regular Performance Reviews<sup>2</sup> (% of employees)</b>		
Non-sales	95%	94%
Sales	19%	16%

<sup>1</sup> Employee training figures include only training activity captured in our Learning Management System, including skill-based training and compliance training. Data includes training courses taken online (virtual courses) and instructor-led courses.

<sup>2</sup> Performance review figures reflect only employees who received performance ratings and had performance feedback entered into the company's ePerformance system. Performance may be measured separately from the online system. Some gender data is not available in our system, because those employees are no longer with the company. Excludes PNB employees.

New Hires and Turnover Data <sup>3</sup>	Female	Male
<b>Hires</b>		
Total (# of hires)	4,683	3,791
< 30 Years	1,774	1,535
30-50 Years	2,607	2,056
> 50 Years	302	200
Rate (% of hires)	10%	8%
< 30 Years	4%	3%
30-50 Years	6%	4%
> 50 Years	1%	0%
<b>Terminations</b>		
Total (# of hires)	5,480	4,534
< 30 Years	1,555	1,186
30-50 Years	3,060	2,533
> 50 Years	865	815
Rate (% of hires)	11%	10%
< 30 Years	3%	3%
30-50 Years	6%	5%
> 50 Years	2%	2%

<sup>3</sup> Excludes PNB employees.

## Workforce Data (as of 12/31/2019) (continued)

### Employee Benefits

Parental leave benefits: number of weeks fully paid for birth or adoptive mothers and fathers	8 weeks for primary caregivers 2 weeks for secondary caregivers (Additional 8 weeks for childbirth under the STD Plan)
---	--

Employee Satisfaction	2019	2018	2017
Percentage of employees participating in employee satisfaction surveys	82%	76%	N/A
Measure of satisfaction	75%	73%	N/A

### Environmental Data<sup>1</sup>

Built Environment	2019	2018	2017	2016	2015
Global Property (million sq. ft.) <sup>2</sup>	15.2	15.40	15.32	15.78	17.16
MetLife Occupiable Area (million sq. ft.) <sup>2</sup>	12.8	7.60	7.70	7.96	9.78
EPA Energy Star (no. labeled buildings) <sup>3</sup>	9	12	14	14	13
EPA Energy Star (million sq. ft.) <sup>3</sup>	2.46	3.05	3.74	4.10	4.45
LEED (no. certified buildings)	22	21	18	19	17
LEED (million sq. ft.)	4.27	4.02	3.18	3.76	3.31
Fitwel Buildings (no. certified buildings)	3	—	—	—	—
Fitwel Buildings (million sq. ft.)	1.3	—	—	—	—
Carbon Neutrality & GHG emissions (metric tons CO <sub>2</sub> e)	2019	2018	2017	2016	2015
Scope 1 Emissions	13,613	16,016	15,722	17,555	19,780
Scope 2 (location-based) Emissions	90,280	96,467	108,019	109,631	110,670
Scope 3 Emissions (global business travel) <sup>3</sup>	25,959	26,381	27,201	34,019	36,166
Total Operational Emissions (Scope 1+2 and business travel)	129,852	138,863	150,942	161,205	166,615

<sup>1</sup> To ensure that MetLife is providing meaningful and consistent comparison of data over time, MetLife reports in accordance with the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard.

<sup>2</sup> Property figures represent the year-end square footage of our global real estate portfolio. MetLife Occupiable Area does not include subleases, etc.

<sup>3</sup> Converted to Global Business Travel, extrapolated historically where necessary due to limited data.

Environmental Data <sup>1</sup> (continued)					
Greenhouse Gas Emissions (metric tons CO <sub>2</sub> e)	2019	2018	2017	2016	2015
Gross Market-based Scope 2 Emissions <sup>4</sup>	0	0	0	0	67,962
Carbon Offsets	53,487	59,731	64,364	70,637	4,640
Emissions Intensity (metric tons CO <sub>2</sub> e per FTE) <sup>2</sup>	1.18	1.23	1.37	1.36	1.41
Emissions Intensity (metric tons CO <sub>2</sub> e per sq. ft.)	0.008	0.009	0.009	0.009	0.010
Energy (MWh)	2019	2018	2017	2016	2015
Total Energy (includes: electricity, fuel oil, natural gas, and fleet gasoline)	258,335	288,457	304,048	319,087	335,035
Total Electricity Consumption	188,514	205,704	228,680	237,224	239,261
Renewable Energy Certificates	164,048	174,985	189,339	204,588	101,648
Energy Intensity (MWh per FTE) <sup>3</sup>	2.92	2.26	2.41	2.49	2.46
Energy Intensity (MWh per sq. ft.)	0.020	0.016	0.016	0.017	0.018
Waste (lbs.) <sup>3</sup>	2019	2018	2017	2016	2015
Total Waste Generated	5,468,350	5,875,468	6,476,104	6,425,042	6,928,069
Total Waste to Landfill	2,402,591	2,460,497	2,800,881	2,391,720	2,763,521
Total Waste Recycled <sup>4</sup>	3,065,759	3,414,971	3,675,223	4,033,322	4,164,548
Waste Diversion (% recycled)	56%	58%	57%	63%	60%
Enterprise-wide Food Donations to Local Communities (diversion from landfill)	2,115	—	—	—	—
Enterprise-wide E-waste	38,218	152,989	247,128	300,929	286,385
Water (kgals) <sup>5</sup>	2019	2018	2017	2016	2015
Total Water Consumption	58,408	61,666	65,706	70,022	69,021
Water Intensity (kgals per FTE) <sup>2</sup>	4.66	4.78	5.76	6.78	6.29
Water Intensity (kgals per sq. ft.)	0.0144	0.0144	0.0180	0.0164	0.0143

<sup>1</sup> Includes Renewable Energy Certificates (RECs), and market-based global emissions were calculated historically.

<sup>2</sup> Full-time employees.

<sup>3</sup> Due to metrics availability, waste diversion includes the following offices, representing over 3.4 million sq ft: Aurora, Bridgewater, Convent Station, Dayton, Freeport, Johnstown, Oriskany, St. Louis, Tampa, Troy, Warwick, and Whippany.

<sup>4</sup> Total weight recycled, reused, and resold for all sites.

<sup>5</sup> Due to metrics availability, water data includes the following offices, representing over 4 million sq ft: Aurora, Bloomfield, Bridgewater, Convent Station, Dayton, Freeport, Johnstown, Oriskany, Scranton, St. Louis, Tampa, Troy, Warwick, and Whippany. Enterprise-wide is inclusive of other office locations.



Environmental Data<sup>1</sup> (continued)

2019 Scope 1 Emissions Unit: Metric Tons CO <sub>2</sub> e	Fuel Oil	Natural Gas	Fleet Gasoline
CO <sub>2</sub>			
Domestic	50	7,645	3,285
International	179	2,443	N/A
Total	229	10,088	3,285
CH <sub>4</sub>			
Domestic	0.0000	0.1441	N/A
International	0.0071	0.0460	N/A
Total	0.0071	0.1901	N/A
N <sub>2</sub> O			
Domestic	0.0000	0.0144	N/A
International	0.0014	0.0046	N/A
Total	0.0014	0.0190	N/A

## 2019 Energy Consumption by Type (MWh)

Electricity	188,514
Fuel (fuel oil, natural gas and fleet gasoline)	69,821
Total Energy Consumption	258,335

## Community Data

MetLife Foundation Grants (\$ in millions)	2019	2018	2017	2016	2015
Financial Inclusion	\$ 30.84	\$ 28.94	\$ 30.20	\$ 30.37	\$ 29.38
Health and Medical Research	\$ 0.50	\$ 0.79	\$ 0.89	\$ 1.48	\$ 1.72
Arts & Culture	\$ 1.22	\$ 1.20	\$ 1.34	\$ 2.71	\$ 2.87
Disaster Relief	\$ 0.09	\$ 0.27	\$ 0.64	\$ 0.19	\$ 0.61
Youth/Education	\$ 0.35	\$ 0.63	\$ 0.96	\$ 1.27	\$ 0.89
Community Improvement	\$ 2.03	\$ 1.86	\$ 1.82	\$ 2.17	\$ 1.91
Diversity & Inclusion	\$ 2.40	\$ 1.53	\$ 1.28	\$ 1.40	\$ 1.22
Employee Involvement	\$ 2.51	\$ 2.68	\$ 2.75	\$ 3.45	\$ 3.97
Total	\$ 39.94	\$ 37.90	\$ 39.88	\$ 43.04	\$ 42.57

MetLife Contributions by Source (\$ in millions)	2019	2018	2017	2016	2015
MetLife Foundation	\$ 39.94	\$ 37.90	\$ 39.88	\$ 43.04	\$ 42.57
Mexico & Korea Foundations	\$ 2.02	\$ 1.90	\$ 1.36	\$ 0.46	\$ 0.88
Corporate	\$ 3.37	\$ 4.58	\$ 3.65	\$ 4.78	\$ 5.65
Total	\$ 45.33	\$ 44.38	\$ 44.89	\$ 48.28	\$ 49.10

## Privacy Protection/Information Security

Number of complaints concerning breaches of customer privacy received from outside parties and substantiated by MetLife

MetLife follows applicable U.S. and global laws regarding reporting breaches of personal information, including providing notices to individuals and regulators. Various laws and regulatory regimes may use different standards for defining “breaches” and other information disclosure incidents, so reporting a single metric for this is open to misinterpretation.

## Risk Management

	2019	2018	2017
Percentage of employees who receive training on the Code of Business Ethics	98%	98%	98%

Innovation Management	2019	2018	2017
Dollar amount or percentage of revenue invested in product development/innovation	To be reported	\$ 409,724,000	\$ 412,383,000
Number of associates participating in innovation activities <sup>1</sup>	5,000+	N/A	N/A
Number of startups engaged <sup>2</sup>	196	N/A	N/A
Contracts with startups that have been fully executed	9	N/A	N/A
Number of Innovation Challenges Run <sup>3</sup>	24	N/A	N/A
Number of experiments launched <sup>4</sup>	38	N/A	N/A

<sup>1</sup> This includes crowdsourcing and facilitated programs; co-innovation programming, MIT visits, the MetLife Digital Accelerator program, Collab events, etc.

<sup>2</sup> Startups MetLife has connected or started working with to determine whether their offerings/capabilities can provide value to the company and our customers.

<sup>3</sup> This includes ideation events leveraging innovation techniques and tools to solve business challenges.

<sup>4</sup> Proof of concept or pilot experiments that have launched in 2019 to evaluate a new use case. This does not mean that the experiment was completed.

Supply Chain Management	2019	2018	2017
Diverse-supplier spend <sup>1</sup>	\$ 270,063,739	\$ 421,533,200	\$ 249,340,010
Small-business spend <sup>2</sup>	\$ 81,798,152	\$ 89,702,301	\$ 77,401,408
Percentage of suppliers covered by a supply chain code of conduct/assessed for ESG factors <sup>3</sup>	100%	N/A	N/A

<sup>1</sup> In 2018, the spend basis to derive percentage of diverse spend was revised to reflect spend administered by a managed service provider.

<sup>2</sup> We report a combined total of diverse and small business when reporting externally.

<sup>3</sup> MetLife's [Supplier Code of Business Ethics](#) was published in 2020. The code refers to any third party and its personnel, including subcontractors, providing goods, services, and/or deliverables to MetLife.