



MetLife's Statement on Human Rights

MetLife* is a purpose-driven company and our corporate values include a deep commitment to inclusion and human rights at our workplace and within our businesses. As a UN Global Compact signatory and participant, MetLife encourages respect for human rights and prioritizes compliance with policies and regulations designed to prevent any abuses of human rights such as human trafficking or slavery, forced labor, and child labor.

Although we believe governments hold the primary responsibility for safeguarding and protecting human rights, MetLife believes that our corporate values compel us to actively promote human rights and inclusion within our businesses, in alignment with the International Labour Organization's Declaration on Fundamental Principles and Rights at Work.

Our intent to provide fair and ethical business practices for our employees, clients, customers, visitors, and suppliers is embedded throughout our [Code of Business Ethics](#). Our Code, in conjunction with our policies on anti-discrimination, non-retaliation, anti-money laundering, and anti-bribery and corruption, empowers employees and suppliers to make ethical decisions and perform their jobs in line with MetLife's standards, and all laws and regulations of the markets where we operate globally.

Employees: MetLife complies with all applicable national, state and local employment and labor laws where we operate. We strive to provide a diverse and inclusive work environment, free from all forms of unlawful harassment and discrimination.

Suppliers, Vendors, and Business Partners: MetLife's [Supplier Code of Business Ethics](#) expresses our desire to work with suppliers that comply with all applicable national, state, and local employment, equal opportunity, labor, immigration, and wage and hour laws, including those relating to humane treatment, child labor, minimum wage, overtime hours, and legally mandated benefits, and providing safe work environments.

Clients, Investors and Customers: At MetLife, delivering value and meeting the expectations of our customers is our top priority, and we have developed policies and procedures in support of this endeavor. MetLife Investment Management (MIM), our institutional asset management business, is a signatory to the Principles for Responsible Investment and incorporates financially material environmental, social and governance (ESG) assessments into its risk management focused investment process. MIM's [Sustainable Investment Policy](#) describes MIM's approach to ESG issues, including considering how an investment opportunity manages relationships with its employees, suppliers, customers and the communities in which it operates as part of MIM's assessment. MIM regularly evaluates social issues related to labor unrest, health and safety, compliance with labor regulations, and general labor relations and conditions as part of its investment decision making processes.

To protect our customers, MetLife's Customer Protection Policy and Global Sales Practices Standard set minimum standards for controls around sales activities conducted by or on behalf of MetLife, based on the principle of treating customers fairly. This Global Sales Practices Standard is applicable across the organization, such as sales, underwriting, policyholder services, and claims.

Acting with integrity is essential to the way we do business. MetLife's executives and professionals in finance, accounting, treasury, tax, actuarial, audit and investor relations roles must adhere to the [Financial Management Code of Business Ethics](#) and are expected to take personal responsibility for conducting the business endeavors of MetLife fairly, promote a culture of honesty and accountability, and act and advocate that others act in conformity with the core values of MetLife.

Governance and Grievance Mechanism: The Governance and Corporate Responsibility Committee of MetLife's Board of Directors reviews the Company's activities and initiatives related to human rights. To report issues or concerns related to unethical or illegal conduct, including but not limited to employment practices, work environment concerns, fraud, financial or accounting practices, and violations of policies, [MetLife Ethics and Fraud HelpLine](#) is available.

*"MetLife" refers to MetLife, and all affiliates, which is any corporation, partnership, limited liability company, trust or other entity that directly, or indirectly through one or more intermediaries, is controlled by MetLife.