

## MetLife®

Founded in 1868, MetLife, through its subsidiaries and affiliates, is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers and 90 of the FORTUNE 100® as clients, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

~65,000 employees

nearly 150 years of operation

40<sup>th</sup> on the 2016 Fortune 500® list

48<sup>th</sup> on the 2016 Forbes Global 2000<sup>SM</sup> ranking of the world's largest public companies

Leading market positions in over 20 countries

Employee benefit operations in 40+ countries

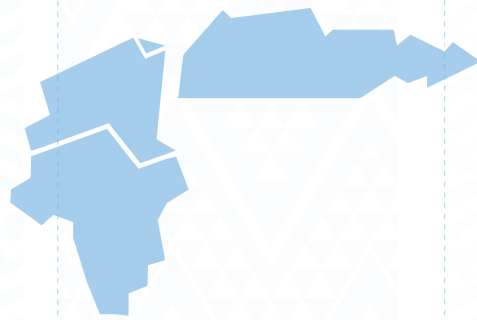
## where we are

THE  
AMERICAS

- > **#1** in the U.S. in group life and commercial dental<sup>1</sup>
- > **#1 life insurer** in Argentina, Chile, Ecuador, Mexico & Uruguay<sup>2</sup>
- > **#1 life insurer** in Latin America region<sup>3</sup>

EUROPE,  
MIDDLE EAST  
& AFRICA  
(EMEA)

- > Operates in more than **25 countries**
- > **Leading life market positions** in 19 countries, including Egypt, Poland, Romania, Russia, Turkey & the U.A.E.<sup>4</sup>
- > **Leading provider of bancassurance in EMEA.** More than 200 partnerships.



## ASIA

- > **#2 foreign life insurer** in Korea<sup>5</sup>
- > **#2 foreign life insurer** in Japan for total sales<sup>6</sup>
- > **#5 life insurer among joint-ventures and foreign firms** in China<sup>7</sup>



<sup>1</sup> Group Life: ACLI, group net and direct life insurance premiums as of 12/31/2014. Group dental market share: Employee Benefit Advisor's compilation of U.S. Department of Labor data.

<sup>2</sup> Argentina: Life and A&H combined direct premium (AXCO FY2015). Chile: Life, A&H, Annuity and Medical combined direct premium (AXCO FY2015). Chile AFP Assets Under Management (Superintendencia de Pensiones, FY2015). Ecuador: Ranked by AUM (Bolsa de Valores de Guayaquil, FY2015). Mexico: Life and Major Medical combined direct premium (AXCO FY2015). Uruguay: Life and A&H combined direct premium, excludes D&S (AXCO FY2015).

<sup>3</sup> Life premium (AXCO Global Statistics, FY2015). Countries included are Argentina, Bolivia, Chile, Colombia, Dominican Republic, Ecuador, Guatemala, Honduras, Mexico, Panama, Peru, Puerto Rico, Uruguay and Venezuela (excludes HCM for MAPFRE and BBVA). Mapfre includes JV with Banco do Brasil. Zurich includes JV with Banco Santander. Generali includes JV with Banco Banorte in Mexico. Brazil life premium, excludes VGBL for Itau, Bradesco, MAPFRE (AXCO FY2015).

<sup>4</sup> Life markets rankings based on life insurance Gross Written Premiums (GWP). Sources: Regulator and trade association reports; MetLife internal analysis for asterisked\* countries. Top 10 positions in 19 markets are: Bahrain\*, Bulgaria, Cyprus, Czech Republic, Egypt, Greece, Hungary, Jordan, Kuwait\*, Lebanon, Oman\*, Poland, Qatar\*, Romania, Russia, Slovakia, Turkey, Ukraine and the U.A.E.\*

<sup>5</sup> Based on Statutory filings (MetLife Korea statutory fiscal year 2015).

<sup>6</sup> Statutory filings; Statistics of Life Insurance in Japan, FY2015.

<sup>7</sup> Based on GWP for total new business, China Insurance Regulatory Commission, FY 2015

## our role in the world

**100** million customers

Paid more than **\$45** billion to policyholders in 2015

**\$465.6** billion in managed assets that help finance business development, job creation and community services around the world<sup>1</sup>

Nearly **100** year history of agricultural lending and the largest ag lender among life insurers<sup>2</sup>

Invested nearly **\$8** billion in ports, roads, railroads and other infrastructure projects across the world

More than **\$13** billion in agricultural loans that help farmers purchase land and assets and expand operations throughout the U.S. and Latin America

### Financial Strength Ratings for Metropolitan Life Insurance Company\*

Moody's Investors Service **Aa3**

Standard & Poor's Ratings Services **AA-**

A.M. Best Company, Inc. **A+**

Fitch Ratings **AA-**

### awards & recognitions (2015-2016)

→ **Fortune World's Most Admired Companies**

*Fortune Magazine*

→ **100 Best Corporate Citizens**

*Corporate Responsibility Magazine*

→ **100 Best Companies**

*Working Mother Magazine*

→ **Military Friendly Employers**

*GI Jobs*

→ **Top 50 Companies for Executive Women**

*National Association for Female Executives*

→ **Best of the Best Employers**

*Black EOE Journal*

→ **Best Places to Work for LGBT Equality**

*Human Rights Campaign*

→ **Best Places for Latinas to Work**

*Latina Style*

→ **Best Adoption-Friendly Workplaces**

*Dave Thomas Foundation for Adoption*

→ **Work-Life Seal of Distinction**

*Alliance for Work-Life Progress*

→ **Corporate Inclusion Index**

*Hispanic Association on Corporate Responsibility*

→ **Top 20 Newsweek Green Company Rankings (U.S. and global)**

→ **Organizational Climate Leadership Award**

*EPA Center for Corporate Climate Leadership*

→ **Bloomberg Financial Services Gender Equality Index**

*Bloomberg*

<sup>1</sup> As of 12/31/15. <sup>2</sup> Based on USDA and FDIC information.

\*As of 8/5/16. Ratings apply to Metropolitan Life Insurance Company financial strength and claims-paying ability and not the performance of any products.

## for our communities

### MetLife Foundation: Ensuring Access. Empowering Communities.

MetLife Foundation was created in 1976 to continue MetLife's long tradition of corporate contributions and community involvement. Since our founding, we've contributed over \$700 million in grants worldwide. Today, the Foundation is dedicated to a vision of financial inclusion based on three pillars:

#### → Access and Knowledge

Increasing low-income families' readiness, willingness and ability to engage with the financial sector.

#### → Access to Services

Advancing the development and delivery of high-quality financial products and services like savings, insurance and credit.

#### → Access to Insights

Investing in research and sharing what we learn with the financial inclusion community and beyond.

In 2013, we committed **\$200 million** over the next five years to help build a secure future for individuals and communities around the world.

### Committed to the environment

We recognize that the well-being of our planet is critically important. In 2016, we received the Climate Leadership Award for Greenhouse Gas Management (Goal Setting) from the United States Environmental Protection Agency. We have received a 2015 Carbon Disclosure Project Score of 98 and a Performance Band of "B" for continuous improvements year-over-year.

#### In 2015, MetLife set ambitious environmental goals, including:

- > Become carbon neutral in 2016, the first U.S.-based insurer to do so.
- > By 2020, reduce energy consumption and location-based carbon emissions across the company's global footprint by 10 percent (from a 2012 baseline).
- > By 2020, require 100 of MetLife's top suppliers to disclose their GHG emissions and emission reduction activities.



MetLife holds ownership stakes in more than 35 wind and solar farms that produce enough clean energy to power 1.3 million homes.