

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.

~68,000 employees

nearly 150 years of operation

39th on the 2015 Fortune 500® list

50th on the 2015 Forbes Global 2000SM ranking of the world's largest public companies

Leading market positions in over 20 countries

Employee benefit operations in 40+ countries

where we are

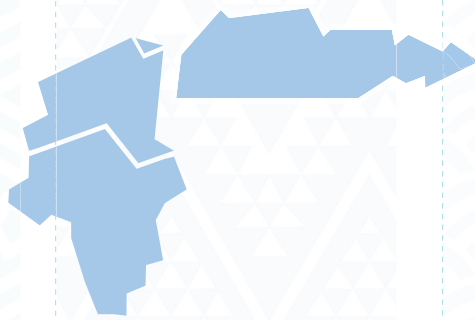
THE AMERICAS

- > **Largest life insurer** in the U.S.¹
- > **#1** in the U.S. in group life and commercial dental²
- > **#1 life insurer** in Argentina, Chile, Mexico & Uruguay³
- > **#1 life insurer** in Latin America region⁴



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.⁵
- > **Leading provider of bancassurance in EMEA.** More than 150 partnerships.



ASIA

- > **#1 foreign life insurer** in Korea⁶
- > **#2 foreign life insurer** in Japan for total sales⁷
- > **#3 life insurer among joint-ventures and foreign firms** in China⁸



¹ Based on 2013 written life premiums. Source: Axco Global Statistics, 2014.

² LIMRA, Life Sales Q4 2013; Group Life (excludes specialty products); Group Dental Sales—IBIS YE 2012.

³ Argentina: Life and Accident & Health combined direct premium (Superintendencia de Seguros de la Nacion, 4Q13). Chile: Life, Accident & Health, annuity and medical combined direct premium (Asoc. de Aseguradores de Chile 2Q13). Mexico: Total life direct premium (EstadisticAMIS and FinancAmis 4Q13). Source: Population data based on International Monetary Fund ("IMF") (2013), Official estimates. Uruguay: Life and Accident & Health combined direct premium, excludes Disability and Survivorship (Banco Central, Dec. 2013).

⁴ Life premium (AXCO Global Statistics, 2013). 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 (SUSEP, Nov. 2013).

⁵ 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.*

⁶ Based on GPW & Statutory filings (MetLife Korea statutory fiscal year 2014).

⁷ Statutory filings; Statistics of Life Insurance in Japan, FY2014.

⁸ Based on GWP for total new business, China Insurance Regulatory Commission, FY 2014

our role in the world

100 million customers

Paid nearly **\$50** billion to policyholders in 2014

\$473.7 billion in managed assets that help finance business development, job creation and community services around the world¹

95+ year history of agricultural lending and the largest ag lender among life insurers²

Invested over **\$9** billion in ports, roads, railroads and other infrastructure projects across the world

Almost **\$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



→ **100 Best Corporate Citizens 2015**
Corporate Responsibility Magazine

→ **America's Most Reputable Companies 2014** *Forbes*

→ **100 Best Companies 2014** *Working Mother Magazine*

→ **Military Friendly Employers** *GI Jobs*

→ **Top 50 Companies for Executive Women 2015**
National Association for Female Executives

→ **Top Executives for Diversity**
Black Enterprise Magazine

→ **Best Places to Work for LGBT Equality 2015**
Human Rights Campaign

→ **Best Companies for Latinas** *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)**

¹ As of 12/31/14. ² Based on USDA and FDIC information.

*As of 6/15/2015. 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 \$670 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 2011, we received the Green Power Leadership Award from the United States Environmental Protection Agency. We have received a 2014 Carbon Disclosure Project Score of 99 and a Performance Band of "B" for continuous improvements year-over-year.

- > Invested over **\$3 billion** in renewable energy projects, including wind, solar, hydro, geothermal and biomass.
- > 42 Electric Vehicle (EV) **Car Charging Stations** across MetLife's U.S. offices—available free to employees.
- > All of MetLife's U.S.-owned and occupied offices are **Energy Star certified**, and over 50% are **LEED certified**.
- > Around the world, we own equity stakes in 46 LEED-certified properties.



MetLife has an equity partnership in the Gulf Wind Project, a fully operational wind farm in Texas that produces clean energy equivalent to the power needs of 80,000 homes.