

MetLife 2015 Global Impact Report GRI Index

General Standard Disclosures

Indicators	Description	Cross-Reference or Answer	Additional Information
STRATEGY AND ANALYSIS			
G4-1	Provide a statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.	CEO Letter, pp. 2-3	
ORGANIZATIONAL PROFILE			
G4-3	Report the name of the organization.	MetLife, Inc.	
G4-4	Report the primary brands, products and services.	About MetLife, p. 53 2015 Form 10-K , pp. 6-17, 212	
G4-5	Report the location of the organization's headquarters.	200 Park Avenue New York, NY 10166	
G4-6	Report the number of countries where the organization operates and the names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	About MetLife, p. 53 2015 Form 10-K , pp. 13, 15, 16 Global Locations	
G4-7	Report the nature of ownership and legal form.	C corporation	
G4-8	Report the markets served.	About MetLife, p. 53 2015 Form 10-K , pp. 7-17	
G4-9	Report the scale of the organization.	About MetLife, p. 52 Performance, pp. 58-59 2015 Form 10-K , pp. 6, 38, 190-195	

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ORGANIZATIONAL PROFILE			
G4-10	Report workforce information.	About MetLife , p. 52 Performance , p. 59	MetLife's work is not substantially performed by workers who are legally recognized as self-employed or who are employees of contractors. MetLife does not have any significant variations in employment numbers.
G4-11	Report the percentage of total employees covered by collective-bargaining agreements.	See explanation.	We do not closely track this metric due to differing definitions of collective-bargaining agreements across locations. We estimate that 20–25% of non-U.S. (non-agency) employees are covered. In the United States, we do not have a collective-bargaining agreement covering employees.
G4-12	Describe the organization's supply chain.	Protecting the Environment , p. 51 MetLife Global Procurement	
G4-13	Report any significant changes during the reporting period regarding the organization's size, structure, ownership or supply chain.	2015 Form 10-K , pp. 7, 80, 212, 345	
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization.	Operating with Ethics and Integrity , p. 14	
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	None.	

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ORGANIZATIONAL PROFILE		
G4-16	<p>List memberships in associations (such as industry associations) and national or international advocacy organizations in which the organization:</p> <ul style="list-style-type: none"> - Holds a position on the governance body - Participates in projects or committees - Provides substantive funding beyond routine membership dues - Views membership as strategic 	<p>Some of the policy, research and trade associations with whom we engage include:</p> <ul style="list-style-type: none"> • <i>American Council of Life Insurers</i> • <i>Atlantic Council</i> • <i>Brookings Institution</i> • <i>Business Council for International Understanding</i> • <i>Coalition of Service Industries</i> • <i>Council of the Americas</i> • <i>Council on Foreign Relations</i> • <i>Geneva Association</i> • <i>Harvard Law School Program on International Financial Systems</i> • <i>Institute of International Finance</i> • <i>Japan Society</i> • <i>Korea Society</i> • <i>National Center for Asia Pacific Economic Cooperation (NCAPEC)</i> • <i>Peterson Institute</i> • <i>Washington International Trade Association (WITA); Bipartisan Policy Center; CATO Institute</i> <p>Some of the environmental associations with whom we engage include:</p> <ul style="list-style-type: none"> • <i>Carbon Disclosure Project</i> • <i>CoreNet Global</i> • <i>Sustainability Roundtable, Inc.</i> • <i>United States Department of Energy</i> • <i>United States Environmental Protection Agency</i> • <i>United States Green Building Council</i>
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES		
G4-17	<p>a. List all entities included in the organization's consolidated financial statements or equivalent documents.</p> <p>b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.</p>	<p>2015 Form 10-K, Exhibit 21.1</p>

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Indicators	Description	Cross-Reference or Answer	Additional Information
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES (continued)			
G4-18	<p>a. Explain the process for defining the report content and the <i>Aspect Boundaries</i>.</p> <p>b. Explain how the organization has implemented the <i>Reporting Principles for Defining Report Content</i>.</p>	About this Report , p. 64	<p>The potential impacts associated with our business activities stretch beyond our physical locations. Through our investments, products, sourcing and hiring, we seek to be a positive presence across economies and geographies.</p> <p>To better understand the breadth of our reach, we developed a simple value chain diagram. We have mapped our material issues to those stages of our value chain where related impacts could occur. We used the value chain map to establish Aspect Boundaries for material Aspects, as listed in this Index.</p>
G4-19	List all the material Aspects identified in the process for defining report content.	About this Report , p. 64	<ul style="list-style-type: none"> Active Ownership Anti-competitive Behavior Compliance Economic Performance Employment Indirect Economic Impacts Market Presence Marketing Communications Local Communities Product and Service Labeling Product Portfolio Public Policy
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	<i>GRI Index: Aspects and Aspect Boundaries</i> , pp. 8-9	
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	<i>GRI Index: Aspects and Aspect Boundaries</i> , pp. 8-9	For each material Aspect with impacts outside the organization, impacts occur across all geographies of operation.

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Indicators	Description	Cross-Reference or Answer	Additional Information
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES (continued)			
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	The <i>GRI Aspect Procurement Practices</i> and indicator <i>G4-EC9</i> have been removed, because the Aspect was deemed immaterial. The 2014 renewable energy capital investment figure was restated to reflect actual new commitments. The previously reported amount was adjusted to reflect new commitments versus actual cash funding.	
G4-23	Report significant changes from previous reporting periods in the <i>Scope and Aspect Boundaries</i> .	No significant changes.	
STAKEHOLDER ENGAGEMENT			
G4-24	Provide a list of stakeholder groups engaged by the organization.	We consider our stakeholders to include investors and shareholders, customers, employees, governments and regulators, and the communities where we operate.	
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	We primarily engage with those entities or individuals who have the highest potential impact on our business operations.	
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	<p>Investors: Engagement via annual and required SEC filings, investor presentations, roadshow participation, direct interaction.</p> <p>Customers: Engagement via direct outreach and conversations (continual); customer satisfaction surveys, including <i>Net Promoter Surveys</i>; responses to RFPs.</p> <p>Employees: Employee surveys annually, including our global organizational health survey; annual performance reviews; direct conversations with supervisors/managers.</p> <p>Governments: Engagement on a continual basis at the international, national, regional and local level; participation in industry associations on an annual membership basis.</p> <p>Communities: Engagement via <i>MetLife Foundation</i> activities, employee volunteerism.</p>	We did not undertake any specific stakeholder engagement in preparation for the development of this report. 2016 Proxy

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Indicators	Description	Cross-Reference or Answer	Additional Information
STAKEHOLDER ENGAGEMENT (continued)			
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and explain how the organization has responded to those key topics and concerns, including in its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	<p>Investors: Investor concerns typically focus on risk management, business strategy and results, compliance, and similar topics. We respond to the <i>Carbon Disclosure Project</i> (CDP) investor report on an annual basis.</p> <p>Customers: Customers are typically interested in the ease of accessing our products and services, cost, quality, and support. We have received customer RFPs requesting environmental and other corporate responsibility information and have responded with data and information as available.</p> <p>Governments: <i>Operating with Ethics and Integrity</i>, p. 17</p> <p>Communities: <i>MetLife Foundation: Making a Difference</i>, pp. 34-43</p>	2016 Proxy
REPORT PROFILE			
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	About this Report, p. 64	
G4-29	Date of most recent previous report (if any).	About this Report, p. 64	MetLife Corporate Responsibility Progress Report 2014 MetLife Foundation Report 2015
G4-30	Reporting cycle (such as annual, biennial).	About this Report, p. 64	
G4-31	Provide the contact point for questions regarding the report or its contents.	About this Report, p. 64	
G4-32	Provide a GRI Content Index.	About this Report, p. 64 <i>GRI Index</i> , pp. 1-17	
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	About this Report, p. 64	

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Indicators	Description	Cross-Reference or Answer	Additional Information
GOVERNANCE			
G4-34	Report the governance structure of the organization, including committees of the highest governance body.	<p>Steven A. Kandarian is chairman of the board, president and chief executive officer of MetLife, Inc. There are 12 members of the MetLife board of directors, 11 of whom are independent. The board is made up of the following committees:</p> <ul style="list-style-type: none"> • Audit • Compensation • Governance and Corporate Responsibility <p>The <i>Governance and Corporate Responsibility Committee</i> oversees MetLife's <i>Social Investment Program</i>, diversity initiatives and activities related to sustainability and environmental issues.</p>	<p>2016 Proxy, pp. 24-33</p> <p>Corporate Governance at MetLife</p> <p>Governance and Corporate Responsibility Charter</p>
ETHICS AND INTEGRITY			
G4-56	Describe the organization's values, principles, standards and norms of behavior, such as codes of conduct and codes of ethics.	<p>About MetLife, p. 56</p> <p>Operating with Ethics and Integrity, pp. 14-17</p>	<p>MetLife Purpose and Values</p> <p>MetLife Financial Management Code of Professional Conduct</p> <p>MetLife Director's Code of Business Conduct and Ethics</p> <p>MetLife Corporate Conduct</p> <p>MetLife Employee Code of Conduct</p> <p>MetLife Corporate Governance</p> <p>MetLife Ethics and Integrity</p> <p>MetLife Anti-Fraud Policy</p> <p>MetLife Customer Privacy Policy</p>

Specific Standard Disclosures

Material Aspects	DMA Cross-Reference	Material within the organization or external?	Relevant External Entities
ECONOMIC			
Economic Performance	CEO Letter, pp. 2-3 About MetLife, pp. 52-53 MetLife Foundation: Making a Difference, pp. 35-43 Creating Value, Investing for the Future, pp. 7-8 2015 Form 10-K , pp. 77-86, 96-121 2015 MetLife Foundation Report	Both	Communities Competitors Customers Investors Regulators Reinsurers Suppliers Sales partners
Market Presence	About MetLife, pp. 52-53 Focusing on Customers, pp. 19-23 Creating Value, Investing for the Future, pp. 7-11 MetLife Foundation: Making a Difference, pp. 35-43	Both	Communities Competitors Customers Investors Regulators Reinsurers Sales partners
Indirect Economic Impacts	CEO Letter, pp. 2-3 Creating Value, Investing for the Future, pp. 7-11 Goals, p. 4 Operating with Ethics and Integrity, p. 17 Focusing on Customers, pp. 22-23	Both	Communities Customers
SOCIAL – LABOR PRACTICES AND DECENT WORK			
Employment	CEO Letter, p. 2-3 Creating a Great Place to Work, pp. 25-33 MetLife careers website	Within organization	N/A
Diversity and Equal Opportunity	Goals, p. 4 Creating a Great Place to Work, pp. 30-33 Diversity and inclusion website	Within organization	N/A

Specific Standard Disclosures

Material Aspects	DMA Cross-Reference	Material within the organization or external?	Relevant External Entities
SOCIAL – SOCIETY			
Local Communities	CEO Letter, pp. 2-3 Goals, p. 4 Focusing on Customers, pp. 19-23 Creating Value, Investing for the Future, pp. 9-11 Making a Difference, pp. 35-43	Both	Communities
Public Policy	Operating with Ethics and Integrity, pp. 13-17	Both	Customers Investors Regulators
Anti-Competitive Behavior	CEO Letter, pp. 2-3 Operating with Ethics and Integrity, pp. 13-17 Code of Conduct , pp. 29-36	Both	Competitors Customers Investors Regulators
SOCIAL – PRODUCT RESPONSIBILITY			
Product and Service Labeling	CEO Letter, pp. 2-3 Goals, p. 4 Focusing on Customers, pp. 19-23	Both	Customers Investors Regulators Sales Partners
Marketing Communications	Focusing on Customers, pp. 19-23	Both	Customers Regulators Sales Partners
Compliance	Focusing on Customers, pp. 19-23 Operating with Ethics and Integrity, p. 17 2015 Form 10-K , pp. 334-343	Both	Customers Investors Regulators Sales Partners
Product Portfolio	Creating Value, Investing for the Future, pp. 7-11 MetLife Investments	Both	Customers Investors Regulators
Active Ownership	Creating Value, Investing for the Future, pp. 7-11 MetLife Investments	Both	Communities Customers Investors Regulators

Specific Standard Disclosures

Aspects	Indicator	Indicator Description	Indicator Cross-Reference of Answer	Omissions and Explanations
ECONOMIC				
Economic Performance	G4-EC1	Direct economic value generated and distributed.	Creating Value, Investing for the Future, pp. 8-11 Performance, p. 58 2015 Form 10-K , pp. 190-345 2015 MetLife Foundation Report , pp. 26-34	
Market Presence	G4-EC6	Proportion of senior management hired from the local community at significant locations of operation.	See explanation.	97% of senior management at significant locations of operation are hired from local communities. For this report, "senior management" is defined as officers of the company, "local" is defined as employees born or who have the legal right to reside indefinitely in the same geographic market as the operation, and "significant locations of operation" are defined as locations with at least 750 employees.
Indirect Economic Impacts	G4-EC7	Development and impact of infrastructure investments and services supported.	Creating Value, Investing for the Future, pp. 8-11 Focusing on Customers, pp. 22-23	
	G4-EC8	Significant indirect economic impacts, including the extent of impacts.	MetLife Foundation: Making a Difference, pp. 35-43	
ENVIRONMENTAL				
Energy*	G4-EN3	Energy consumption within the organization.	Performance, pp. 60-61	There was no energy consumption from energy generated from heating, cooling or steam. MetLife does not sell any energy.
	G4-EN5	Energy intensity.	Performance, pp. 60-61	
	G4-EN6	Reduction of energy consumption.	Goals, pp. 4, 47	

*Additional indicators not related to material GRI G4 Aspects.

Specific Standard Disclosures

Aspects	Indicator	Indicator Description	Indicator Cross-Reference of Answer	Omissions and Explanations
ENVIRONMENTAL (continued)				
Emissions*	G4-EN15	Direct greenhouse gas emissions (scope 1).	Performance, p. 60	Our emissions calculation methodology is based on the <i>Greenhouse Gas Protocol</i> . Gases included in the calculation are CO ₂ , CH ₄ and N ₂ O. Global warming potential rates used are from the <i>IPCC Second Assessment Report, 1995</i> . The consolidation approach for emissions is based on financial control.
	G4-EN16	Energy indirect greenhouse gas emissions (scope 2).	Performance, p. 60	Our emissions calculation methodology is based on the <i>Greenhouse Gas Protocol</i> . Gases included in the calculation are CO ₂ , CH ₄ and N ₂ O. Global warming potential rates used are from the <i>IPCC Second Assessment Report, 1995</i> . The consolidation approach for emissions is based on financial control.
	G4-EN17	Other indirect greenhouse gas emissions (scope 3).	Performance, p. 60	Our emissions calculation methodology is based on the <i>Greenhouse Gas Protocol</i> . Gases included in the calculation are CO ₂ , CH ₄ and N ₂ O. Global warming potential rates used are from the <i>IPCC Second Assessment Report, 1995</i> . The consolidation approach for emissions is based on financial control.
	G4-EN18	Greenhouse gas emissions intensity.	Performance, p. 60	
	G4-EN19	Reduction of greenhouse gas emissions.	Goals, pp. 4, 47	

*Additional indicators not related to material GRI G4 Aspects.

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Aspects	Indicator	Indicator Description	Indicator Cross-Reference of Answer	Omissions and Explanations
SOCIAL – LABOR PRACTICES AND DECENT WORK				
Employment	G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	See explanation. <i>MetLife Careers</i> website, Benefits section	MetLife provides benefits to all U.S. full-time employees, and these plans are generally available to part-time employees working 20 hours a week or more, but not to contract workers or part-time workers working less than 20 hours a week. These benefits include: <ul style="list-style-type: none"> • Medical coverage • Dental coverage • Short-term and long-term disability coverage • Company-paid life insurance • 401(k) savings and investment plan • MetLife stock is available as a voluntary investment option within our 401(k) plan, and also as part of our stock incentive award programs for high-job-level and higher-paid employees • Cash balance defined benefit retirement plan • Healthcare and Dependent Care Flexible Spending Accounts • Opportunity to earn <i>Working On Wellness</i> dividend credited toward employee contributions for medical coverage • Optional employee-paid life insurance • Legal Services plan • Critical Illness Insurance
Training and Education*	G4-LA9	Average hours of training per year per employee by gender, and by employee category.	Performance , p. 59	
	G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Creating a Great Place to Work , p. 29 <i>MetLife Careers</i> website, Development section	
	G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	Performance , p. 59 <i>MetLife Careers</i> website, Performance section	

*Additional indicators not related to material GRI G4 Aspects.

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Aspects	Indicator	Indicator Description	Indicator Cross-Reference of Answer	Omissions and Explanations
SOCIAL – LABOR PRACTICES AND DECENT WORK (continued)				
Diversity and Equal Opportunity*	G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Performance, p. 59	
SOCIAL – HUMAN RIGHTS				
Non-discrimination*	G4-HR3	Total number of incidents of discrimination and corrective actions taken.	See explanation.	MetLife is occasionally sued in a variety of forums and jurisdictions by current and/or former employees alleging various violations of EEO laws. MetLife defends such matters and in many cases achieves a dismissal of all claims. On occasion, MetLife has settled certain claims to avoid the costs of litigation, without an admission of any liability.
SOCIAL – SOCIETY				
Local Communities	G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	See explanation.	This indicator is not applicable to MetLife.
	G4-FS13	Access points in low-populated or economically disadvantaged areas by type.	Focusing on Customers , pp. 22-23 2015 Foundation Report , pp. 5-13	In many of our markets, we distribute insurance through partnerships with organizations such as banks, retailers, mobile phone operators and affinity groups. This is one example of our drive to grow in emerging markets.
	G4-FS14	Initiatives to improve access to financial services for disadvantaged people.	See explanation.	MetLife strives to improve access to our products and services for disadvantaged people. In several countries around the world, we work with partners from other industries to reach wider segments of the population. For example, in Colombia and Brazil we work with utility companies, selling Personal Accident policies door-to-door and by phone for premiums as low as \$2.50 per month. In Egypt and Chile, we work with leading mobile operators, selling Personal Accident and Assistance services to their customer base by phone for around \$5 per month.

*Additional indicators not related to material GRI G4 Aspects.

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Aspects	Indicator	Indicator Description	Indicator Cross-Reference of Answer	Omissions and Explanations
SOCIAL – SOCIETY (continued)				
Anti-corruption*	G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	See explanation.	All MetLife operations globally undergo an anti-corruption risk assessment at least annually, while ongoing monitoring and testing activities ensure that key anti-corruption controls effectively mitigate corruption risk.
	G4-SO4	Communication and training on anti-corruption policies and procedures.	Operating with Ethics and Integrity , pp. 14-16	The <i>MetLife Global Anti-Corruption Policy</i> has been communicated in local languages to all MetLife employees globally. The policy is also available on MetLife's global intranet sites for all employees to access. Third parties are also trained on MetLife's policy through a brochure that is provided to all third parties we engage globally.
Public Policy	G4-SO6	Total value of political contributions by country and recipient/beneficiary.	Operating with Ethics and Integrity , p. 17 2015 Political Activities Report	MetLife forbids political contributions outside the United States without express approval from the <i>Head of International Government Relations</i> . We made no political contributions outside the United States in 2015.
Anti-Competitive Behavior	G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	None at the corporate level.	

*Additional indicators not related to material GRI G4 Aspects.

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Aspects	Indicator	Indicator Description	Indicator Cross-Reference of Answer	Omissions and Explanations
SOCIAL – PRODUCT RESPONSIBILITY				
Product and Service Labeling	G4-PR5	Results of surveys measuring customer satisfaction.	Focusing on Customers, pp. 20-21	
Marketing Communications	G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion and sponsorship by type of outcomes.	<p>On September 25, 2015, the Financial Industry Regulatory Authority (FINRA) served notice that it would recommend disciplinary action against MetLife, Inc.'s affiliated broker-dealer, MSI, in connection with potential violations of FINRA rules regarding alleged misrepresentations, suitability, and supervision in connection with sales and replacements of variable annuities and certain riders on such annuities.</p> <p>In May 2016, FINRA levied a \$25 million fine. MetLife fully cooperated with the FINRA investigation.</p>	For more information, see: MetLife 2015 Annual Report , p. 213

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Aspects	Indicator	Indicator Description	Indicator Cross-Reference of Answer	Omissions and Explanations
SOCIAL – PRODUCT RESPONSIBILITY (continued)				
Customer Privacy*	G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	See explanation.	<p>The number of complaints received is confidential information. MetLife has a long-standing commitment to protect the security, confidentiality and integrity of personal information, and to comply with all applicable privacy and data protection laws and regulations. To this end, MetLife has a privacy office, chief privacy officer and a global privacy policy, as well as specific administrative, physical and technical procedures for protecting the security of personally identifiable information.</p> <p>Like other organizations, MetLife occasionally experiences security breaches, which may be described generally as the unauthorized access, loss, disclosure or misdirection of personally identifiable information. Should one of these incidents occur, MetLife has an incident response team that takes immediate steps to minimize any impact on the subject, follow applicable legal requirements, investigate the root cause and correct the underlying cause, if needed, to help prevent future incidents. The team includes privacy professionals, lawyers and business associates.</p>
Compliance	G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	2015 Form 10-K , pp. 334-343	We consider “significant” fines as those listed in our 10-K.
Product Portfolio	G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Creating Value, Investing for the Future , pp. 10-11 MetLife Social Investment Programs	
	G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Creating Value, Investing for the Future , p. 9	

*Additional indicators not related to material GRI G4 Aspects.

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Aspects	Indicator	Indicator Description	Indicator Cross-Reference of Answer	Omissions and Explanations
SOCIAL – PRODUCT RESPONSIBILITY (continued)				
Active Ownership	G4-FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	Creating Value, Investing for the Future , p. 8	MetLife carefully assesses the risks and benefits presented by each investment, including relevant environmental, social, economic and governance risk.
	G4-FS11	Percentage of assets subject to positive and negative environmental or social screening.	Creating Value, Investing for the Future , p. 8	MetLife carefully assesses the risks and benefits presented by each investment, including relevant environmental, social, economic and governance risk.