

MetLife at a Glance

3Q25

With more than 150 years of experience and innovation, MetLife is one of the world's financial services leaders, operating in more than 40 markets globally and holding leading positions in the United States, Asia, Latin America, Europe and the Middle East.

Our name is recognized and trusted by tens of millions of customers globally as a leader in providing insurance, annuities, employee benefits and asset management. MetLife and its affiliates provide financial products and services to more than 90 of the top 100 Fortune 500® companies, and over 85 percent of all Fortune 500® companies.

Our purpose — *Always with you, building a more confident future* — drives our strategy and reflects the fundamental promise we make to our customers, colleagues, shareholders and communities.

About MetLife¹

WHO WE SERVE

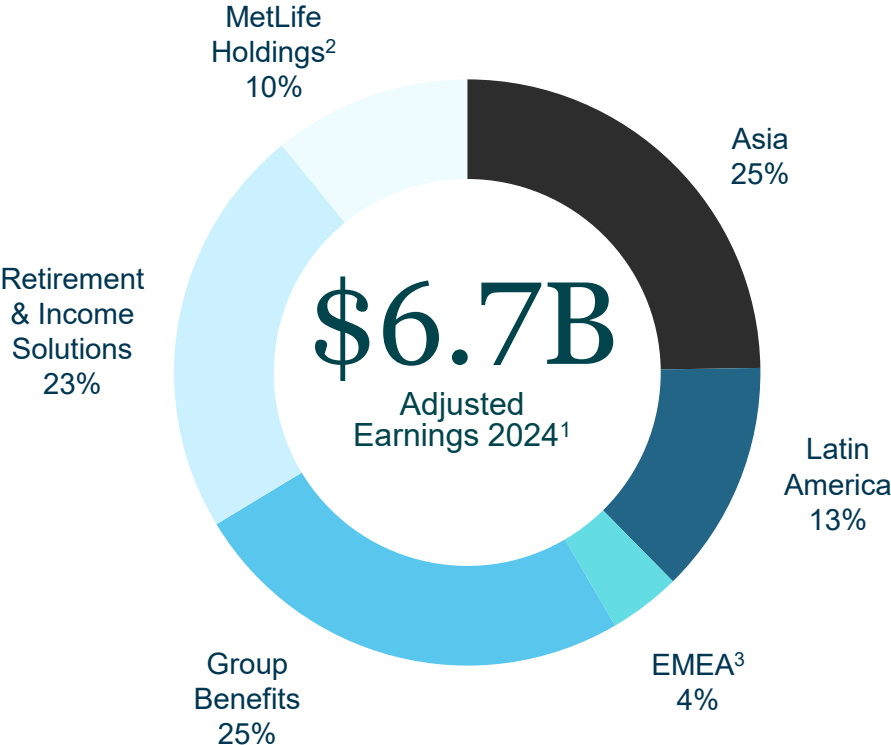
- The largest U.S. life insurer² and #1 provider of employee group benefits in the United States³
- A global company with operations in more than 40 markets
- The #1 life insurer in Latin America⁴, with the leading position in life in Mexico⁵ and Chile⁶
- The #3 multinational insurer in Asia⁷
- Payer of more than \$40 billion in policyholder benefits and claims annually⁸
- One of the World's 25 Best Workplaces™ as selected by *Fortune* in 2024

OUR HISTORY AND IMPACT

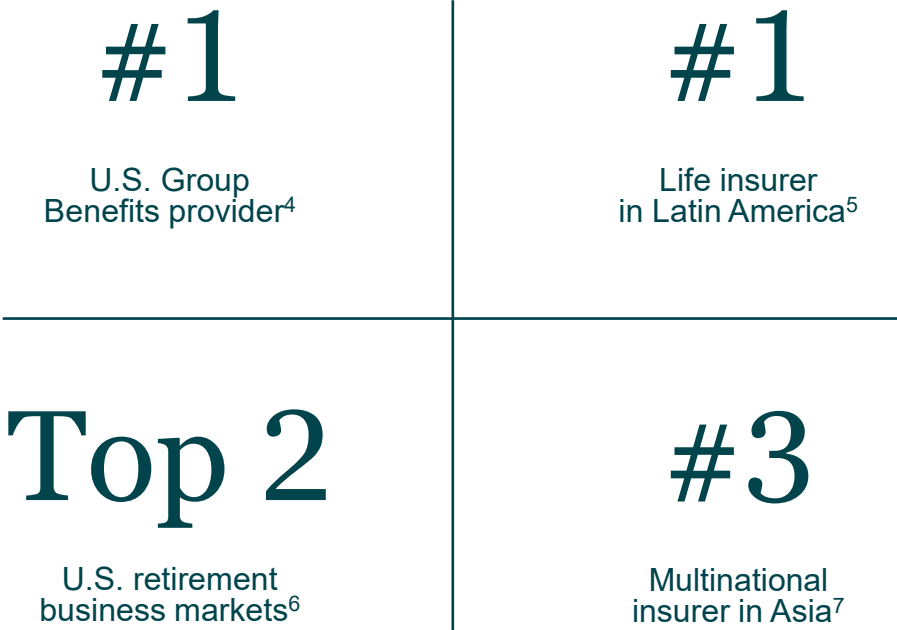
- First company to offer group annuities, in 1921
- Among the first companies to offer group accident and health insurance
- One of the largest developers of affordable housing in the United States in the 1930s and 1940s
- Established a nationwide blood bank for employees and families in 1964, with the American Red Cross
- MetLife Foundation has given more than \$1 billion to strengthen communities since 1976
- The largest agricultural mortgage lender outside of government sponsored enterprises⁹

Multiple ways to win, already the leader

Diversified and resilient



Winning in attractive markets



Note: Includes certain information previously published in MetLife's December 2024 Investor Day presentation, available at <https://investor.metlife.com>. Data is as of dates specified in footnotes. ¹ As of 12/31/2024. Excludes Corporate & Other adjusted losses of \$919 million. Adjusted earnings available to common shareholders, excluding total notable items. Adjusted earnings is a non-GAAP financial measure. For more information and a detailed reconciliation of this non-GAAP financial measure to the most directly comparable GAAP financial measure, see "Non-GAAP and Other Financial Disclosures" in our Q4 2024 earnings news release and quarterly financial supplement, which are available at MetLife's Investor Relations webpage (<https://investor.metlife.com>). ² MetLife Holdings is a legacy business. ³ Europe, the Middle East, and Africa (EMEA). ⁴ Based on premiums, fees and other revenues (PFOs). MetLife internal analysis of in-force, industry market data self-reported to LIMRA (4Q2024). ⁵ Latino Insurance. Based on gross written premiums (GWP) 2024. Includes Life, Personal accidents and Health as reported to local Insurance regulators. ⁶ Based on (i) sales of pension risk transfer (PRT), Structured Settlements, and Institutional Income Annuities as of 12/31/2024 (LIMRA Secure Retirement Institute®); (ii) Capital Markets as of 12/31/2024 (MetLife internal analysis); and (iii) in-force for Stable Value as of 12/31/2024 (Valerian Capital Group). ⁷ Based on GWP, 2023.

A portfolio of market-leading businesses

Group Benefits	Retirement & Income Solutions	MetLife Investment Management
#1 Voluntary, vision and life group benefits² Provides financial products and services to 94 of the top 100 Fortune 500® and over 80% of all Fortune 500® companies	~\$380B Retirement balances globally³ Provides funding and financing solutions that help institutional customers mitigate and manage liabilities	\$633B Total AUM⁴ Provides asset management services across asset classes and investor types globally
Asia	Latin America ¹	EMEA
52-year Track record in the market Diverse set of product offerings: protection, health and savings products to ~19 million customers in 9 markets⁵	13% Sales growth in Latin America (2019-2024 CAGR) Serving almost 30 million customers across Mexico, Chile, Brazil, Colombia, and Uruguay	~200 Bancassurance & direct insurance partnerships⁶ EMEA is MetLife's most diverse region, with a presence in 23 markets across 3 different continents

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Living our purpose

Sustainability¹ at MetLife

Highlights from our 2024 Sustainability Report:

Energizing our People

82% — 2024 Favorability for Engagement on MyVoice (**all-time high**); +7 points since 2019

#13 on *Fortune* World's 25 Best Workplaces™²

22 markets recognized with Great Place to Work® certification³

Caring for our Customers

77% — 2024 Favorability for Customer Focus Score on MyVoice; +12% since 2019

+23 points on relationship Net Promoter Score: Strengthening customer relationships and loyalty⁴

\$220B+ in benefits delivered to policyholders over 5 years⁵

Supporting our Communities

Named to America's Most JUST Companies List 2024 —**Top 100** by JUST Capital

500,000+ volunteer hours completed from 2020 to 2024

\$170M+ MetLife Foundation grants over 5 years⁶

Delivering for our Shareholders

Outpaced ~2/3 of the companies in the S&P 500⁷

Generated ~90% 5-year total shareholder return (TSR)⁸

Paid cumulative common shareholder dividends of **~\$8B**⁹