

MetLife at a Glance

4Q25

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 95 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

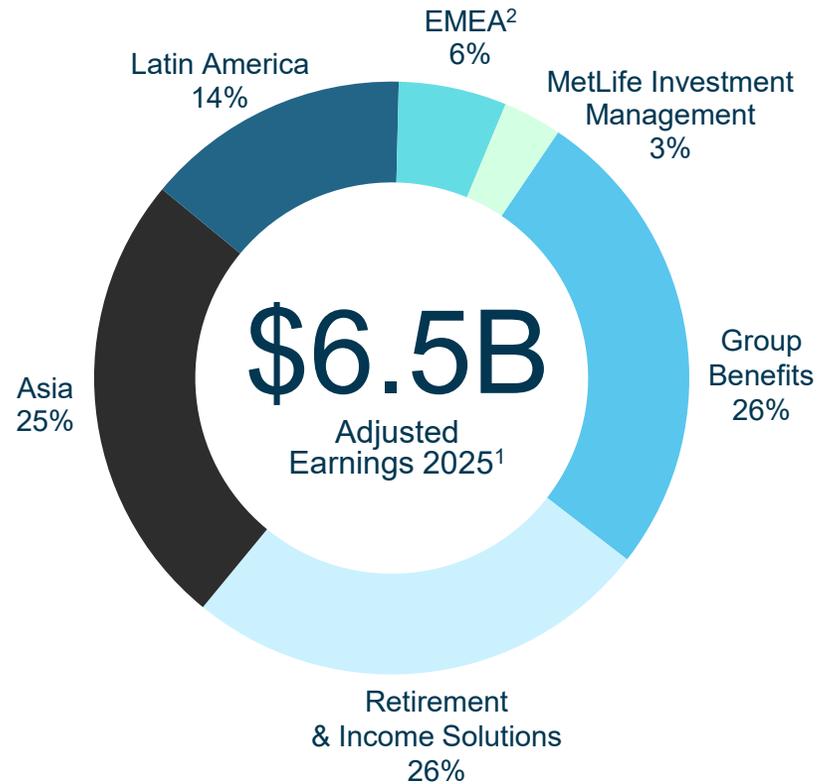
- MetLife is a global company that serves customers in more than 40 markets
- MetLife is the #1 provider of employee group benefits in the United States²
- MetLife is the #1 life insurer in Mexico³ and Chile⁴ and has a fast-growing presence in Brazil⁵
- MetLife is the #4 multinational insurer in Asia⁶
- MetLife Investment Management is a top 25 firm⁷ with over \$700 billion⁸ in assets under management
- MetLife paid nearly \$50 billion in policyholder benefits and claims in 2025⁹
- MetLife is #10 on the World's 25 Best WorkplacesTM as selected by *Fortune* in 2025¹⁰

OUR HISTORY AND IMPACT

- MetLife Foundation has given more than \$1 billion to strengthen communities since 1976
- MetLife was one of the largest developers of affordable housing in the United States in the 1930s and 1940s
- MetLife was the first company to offer group annuities, beginning in 1921
- MetLife was among the first companies to offer group accident and health insurance
- MetLife established a national blood bank for employees and families in 1964, with the American Red Cross
- MetLife is the largest agricultural mortgage lender outside of government sponsored enterprises¹¹

Multiple ways to win, already the leader

Diversified and resilient



Winning in attractive markets

#1

U.S. Group Benefits provider³

#1

Life insurer in Latin America⁴

Top 2

U.S. retirement business markets⁵

#4

Multinational insurer in Asia⁶

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 12/31/2025. Excludes Corporate & Other adjusted losses of \$468 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 to the most directly comparable GAAP financial measure, see "Non-GAAP and Other Financial Disclosures" in our Q4 2025 earnings news release available at <https://investor.metlife.com>. ² Europe, the Middle East, and Africa (EMEA). ³ Based on premiums, fees and other revenues (PFOs). MetLife internal analysis of in-force, industry market data self-reported to LIMRA (4Q2024). ⁴ Latino Insurance. Based on gross written premiums (GWP) 2024. Includes Life, Personal accidents and Health as reported to local Insurance regulators. ⁵ Based on (i) sales of Structured Settlements and Institutional Income Annuities as of 9/30/2025 (LIMRA Secure Retirement Institute®); (ii) Capital Markets as of 9/30/2025 (MetLife internal analysis); and (iii) in-force for Stable Value as of 9/30/2025 (Valerian Capital Group). ⁶ Based on GWP, 2024.

MetLife fulfilling customer commitments for over 150 years

A portfolio of market-leading businesses in over 40 markets globally

Group Benefits	Retirement & Income Solutions	MetLife Investment Management
<h2>#1</h2> <p>Voluntary and life group benefits² Provides financial products and services to 95 of the top 100 Fortune 500® and over 85% of all Fortune 500® companies</p>	<h2>~\$430B</h2> <p>Retirement balances globally³ Provides funding and financing solutions that help institutional customers mitigate and manage liabilities</p>	<h2>\$742B</h2> <p>Total AUM⁴ Provides asset management services across asset classes and investor types globally</p>
Asia	Latin America ¹	EMEA
<h2>52-year</h2> <p>Track record in the market Diverse set of product offerings: protection, health and savings products to ~19 million customers in 9 markets⁵</p>	<h2>13%</h2> <p>Sales growth in Latin America (2019-2025 CAGR) Serving almost 30 million customers across Mexico, Chile, Brazil, Colombia, and Uruguay</p>	<h2>~200</h2> <p>Bancassurance & direct insurance partnerships⁶ EMEA is MetLife's most diverse region, with a presence in 23 markets across 3 different continents</p>

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Living our purpose

Delivering for our people, our customers, our communities,
and our shareholders

Sustainability¹ at MetLife:

Energizing our People

83% — 2025 Favorability for Engagement on MyVoice (**all-time high**); +10 percentage points since 2019

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

33 markets recognized with Great Place to Work® certification³

Caring for our Customers

80% — 2025 Favorability for Customer Focus Score on MyVoice; +13% percentage points 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 *Fortune* World's Most Admired Companies™ List, ranked **No. 1 in the Insurance: Life and Health industry**⁶

500,000+ volunteer hours completed from 2020 to 2024

\$170M+ MetLife Foundation grants over 5 years⁷

Delivering for our Shareholders

Deploying capital to its highest and best use:

\$4.4B capital returned⁸ to shareholders in 2025

\$3.4B of capital deployed, generating \$2.6B of VNB in 2024⁹