

MetLife at a Glance

2Q26

With nearly 160 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

OUR BUSINESS AND SCALE

- Global company serving customers in more than 40 markets:
 - #1 provider of employee group benefits in the United States²
 - #1 life insurer in Latin America³
 - #4 multinational insurer in Asia⁴
- MetLife Investment Management: Top 25 firm⁵ with over \$748 billion in total assets under management⁶
- Nearly \$50 billion in policyholder benefits and claims paid in 2025⁷
- Recognized as #10 on Fortune World's 25 Best Workplaces™ in 2025⁸

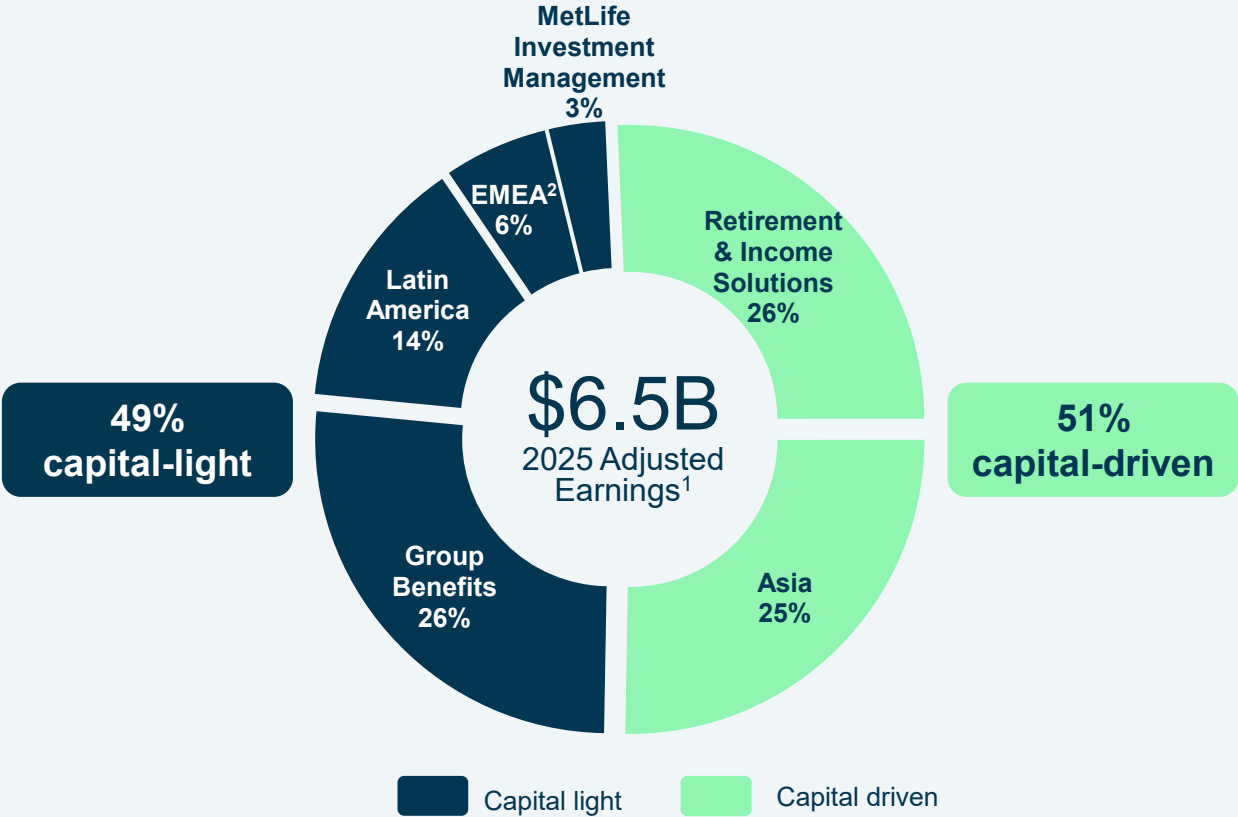
OUR HISTORY AND IMPACT

- More than \$1 billion given through MetLife Foundation since 1976
- Among the largest developers of affordable housing in the United States (1930s-1940s)
- First company to offer group annuities (1921)
- Early provider of group accident and health insurance
- Established a national blood bank for employees and families with the American Red Cross (1964)
- MetLife Investment Management: Largest U.S. agricultural mortgage lender outside government sponsored enterprises⁹
- Launched MetLife Xcelerator in 2023, which is scaling embedded financial protection across Latin America through digital ecosystems, with over \$500 million in premiums, fees, and other revenues generated over the last 12 months¹⁰

Multiple ways to win, already the leader

Attractive and evolving adjusted earnings mix

Winning in attractive markets



#1 U.S. Group Benefits provider ³	#1 Life insurer in Latin America ⁴
#1 Provider of U.S. institutional retirement solutions ⁵	#4 Multinational insurer in Asia ⁶



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 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) 2025. Includes Life, Personal accidents and Health as reported to local Insurance regulators. ⁵ Based on sales of Structured Settlements, U.S. Pensions, and Institutional Income Annuities as of year-end 2025 (LIMRA Secure Retirement Institute®). ⁶ Based on GWP, 2024.

MetLife fulfilling customer commitments for nearly 160 years

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

Group Benefits

#1

Voluntary and life group benefits¹

Provides financial products and services to **95** of the top 100 Fortune 500® and **over 85%** of all Fortune 500® companies

Retirement & Income Solutions

~\$330B

Retirement balances²

Provides funding and financing **solutions** that help institutional customers **mitigate and manage liabilities**

MetLife Investment Management

\$748B

Total AUM³

Provides asset management services across **asset classes** and **investor types** globally

Asia

\$141B

Asia General Account AUM⁴

Serving **~19 million** customers in **9 markets**, including **MetLife's largest retail market (Japan)**⁵

Latin America

13%

Sales growth in Latin America (2019-2025 CAGR)⁶

Serving almost **30 million** customers across **Mexico, Chile, Brazil, Colombia, and Uruguay**

EMEA

~200

Bancassurance & direct insurance partnerships⁷

EMEA is MetLife's most diverse region, with a presence in **23 markets** across **3 different continents**

Living our purpose

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

Sustainability¹ at MetLife:

Energizing our People

82% — 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

79% — 2025 Favorability for Customer Focus Score on MyVoice; +13 percentage points since 2019

+19 points on relationship Net Promoter Score: reflecting our commitment to a customer-focused approach⁴

~\$50B in policyholder benefits and claims paid in 2025⁵

Supporting our Communities

Named to *Fortune* World's Most Admired Companies™ List, ranked **No. 1 in the Insurance: Life and Health industry**⁶

160,000+ volunteer hours completed in 2025

\$31M+ MetLife Foundation grants in 2025

Delivering for our Shareholders

\$65.7B⁷ – General account investment portfolio responsible investments

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 VNB⁹

