

ESG Scorecard

MetLife's primary performance data across environmental, social, and governance indicators.

Financial Data					
Operational Data (\$ in millions, except Earnings Per Share) ¹	2020	2019	2018	2017	2016
Total Assets	\$ 795,146	\$ 740,463	\$ 687,538	\$ 719,892	\$ 898,764
Total Liabilities	\$ 720,329	\$ 674,081	\$ 634,580	\$ 661,022	\$ 831,062
Total MetLife, Inc.'s Stockholders' Equity	\$ 74,558	\$ 66,144	\$ 52,741	\$ 58,676	\$ 67,531
Total Revenues	\$ 67,842	\$ 69,620	\$ 67,941	\$ 62,308	\$ 60,787
Premiums	\$ 42,034	\$ 42,235	\$ 43,840	\$ 38,992	\$ 37,202
Net Investment Income	\$ 17,117	\$ 18,868	\$ 16,166	\$ 17,363	\$ 16,790
Total Expenses	\$ 60,915	\$ 62,825	\$ 61,634	\$ 58,772	\$ 56,506
Policyholder Benefits and Claims	\$ 41,461	\$ 41,461	\$ 42,656	\$ 38,313	\$ 36,358
Provision for Income Tax Expense (Benefit)	\$ 1,509	\$ 886	\$ 1,179	\$ (1,470)	\$ 693
Net Income	\$ 5,418	\$ 5,909	\$ 5,128	\$ 4,020	\$ 854
Dividends on Common Stock	\$ 1,657	\$ 1,643	\$ 1,678	\$ 1,717	\$ 1,736
Earnings Per Share ¹	\$ 5.68	\$ 6.06	\$ 4.91	\$ 3.62	\$ 0.67
MetLife, Inc.'s Common Stockholders' Return on Equity ²	7.6%	9.8%	9.6%	6.3%	1.0%

¹ Net income (loss) available to MetLife, Inc.'s common stockholders per diluted common share.

² Return on MetLife, Inc.'s common stockholders' equity is defined as net income (loss) available to MetLife, Inc.'s common stockholders divided by MetLife, Inc.'s average common stockholders' equity.

Financial Data (continued)		
Total Assets Under Management (at December 31, 2020) ¹	\$ in Billions	Percentage
Public Corporates	\$ 122.3	18.5%
Mortgage Loans ²	\$ 113.1	17.1%
Structured Products	\$ 69.8	10.6%
Private Corporates	\$ 66.2	10.0%
Foreign Government	\$ 64.9	9.8%
U.S. Government and Agency	\$ 60.4	9.2%
Private Infrastructure	\$ 32.7	5.0%
Cash and Short-Term Investments ³	\$ 28.0	4.2%
Real Estate Equity ⁴	\$ 24.8	3.8%
Common and Preferred Equity	\$ 19.8	3.0%
Emerging Market Debt	\$ 15.5	2.4%
Municipals	\$ 15.2	2.3%
Alternatives	\$ 9.6	1.5%
High Yield	\$ 8.0	1.2%
Bank Loans	\$ 4.8	0.7%
Private Asset-Backed Securities	\$ 3.2	0.5%
Middle Market Private Capital	\$ 1.3	0.2%
Total	\$ 659.6	100%

¹ As of December 31, 2020. At estimated fair value. See page 112 of our full PDF for the [Explanatory Note](#).

² Includes commercial, agricultural, and residential mortgage loans contained in MetLife's general account (adjusted as described in the [Explanatory Note](#) on page 112 of the full PDF), separate accounts, and nonproprietary assets of unaffiliated/third-party clients.

³ Includes cash equivalents.

⁴ Includes real estate and real estate joint ventures contained in MetLife's general account (adjusted as described in the [Explanatory Note](#) on page 112 of the full PDF), separate accounts, and nonproprietary assets of unaffiliated/third-party clients.

Financial Data (continued)

Responsible Investments¹

Estimated Fair Value (\$ in millions)	2020	2019	2018	2017	2016
Impact Investments	\$ 243	\$ 240	\$ 230	\$ 212	\$ 206
Affordable Housing Investments	\$ 3,111	\$ 2,972	\$ 2,356	\$ 2,219	\$ 1,940
Green Investments ²	\$ 28,672	\$ 18,329	\$ 16,616	\$ 15,059	\$ 14,852
Infrastructure	\$ 27,249	\$ 23,318	\$ 17,109	\$ 15,349	\$ 11,792
Municipal Bonds ³	\$ 15,221	\$ 13,586	\$ 16,248	\$ 17,152	\$ 15,991
Total	\$74,496	\$58,445	\$ 52,559	\$ 49,991	\$ 44,781

Annual Investments (\$ in millions)	2020	2019	2018	2017	2016
Impact Investments	\$ 12	\$ 13	\$ 46	\$ 49	\$ 50
Affordable Housing Investments	\$ 200	\$ 333	\$ 640	\$ 182	\$ 396
Green Investments ²	\$ 3,883	\$ 1,031	\$ 1,082	\$ 538	\$ 564
Infrastructure	\$ 2,574	\$ 6,247	\$ 4,177	\$ 3,216	\$ 3,154
Municipal Bonds ³	\$ 3,945	\$ 2,291	\$ 1,386	\$ 849	\$ 1,251
Total	\$ 10,614	\$ 9,915	\$ 7,331	\$ 4,834	\$ 5,415

¹MIM may periodically refine or otherwise modify its definition of responsible investments and the components thereof based on data availability or other factors. In the current year MIM updated the definition of responsible investments to reflect the addition of certain assets in the green investments and infrastructure investments categories. As a result, the responsible investments data for the current year includes certain responsible investments originated or purchased in prior years. MIM has not updated the responsible investments data for prior years to reflect the updated definition.

²MIM currently defines green investments to include 1) LEED, ENERGY STAR, BREEAM and/or Fitwel certified real estate equity investments; 2) commercial mortgage loans secured by LEED and/or ENERGY STAR certified real estate; 3) renewable energy projects, including wind and solar; 4) ESPCs (Energy Savings Performance Contracts); 5) public and private corporate green bonds; and 6) PACE (Property Assessed Clean Energy) residential and commercial loans.

³Municipals or Municipal Bonds include taxable and tax-exempt revenue bonds and, to a much lesser extent, general obligations of states, municipalities, and political subdivisions.

Workforce Data (as of 12/31/2020)			
Global Workforce Data (#s)	Total ¹	Female	Male
Employment Contract			
Regular	45,229	23,691	21,538
Temporary	119	74	45
Employment Type			
Full-time	44,967	23,453	21,514
Part-time	381	312	69
Workforce Breakdown			
Employees	45,348	23,765	21,583
Agents and Contractors	36,613	34,279	2,325
Workforce by Region²			
United States/Canada	17,041	10,172	6,869
Latin America	7,672	5,005	2,667
Asia	16,420	6,176	10,244
EMEA	4,215	2,412	1,803

¹ Totals include employees whose gender is not recorded. Excludes PNB employees.

² Workforce includes employees only.

Workforce Data (as of 12/31/2020) (continued)				
Employee and Board Diversity ¹ (%)			Executive Group (includes non-U.S.)	Board of Directors
	Sales	Non-sales		
Gender²				
Female	40	57	30	33
Male	60	43	70	67
Age²				
< 30 Years	13	14	0	0
30-50 Years	64	64	27	0
> 50 Years	23	22	73	100
Ethnicity and Race¹				
White	82	70	64	84
Black or African American	8	12	0	8
Hispanic or Latino	6	6	18	8
Asian	2	10	18	0
American Indian or Alaska Native	0	0	0	0
Not Specified	0	0	0	0
Two or More Races	2	2	0	0
Native Hawaiian or Pacific Islander	0	0	0	0

¹ U.S. only. Due to rounding, figures may not add up to 100 percent.

² Totals for gender and age will not match due to unidentified personnel in our system.

Workforce Data (as of 12/31/2020) (continued)		
Employee Training and Performance Reviews	Female	Male
Average Hours of Training per Year¹ (# of hours)		
Non-sales	19	20
Sales	18	11
Employees Receiving Regular Performance Reviews² (% of employees)		
Non-sales	97	98
Sales	33	30

¹ Employee training figures include only training activity captured in our Learning Management System, including skill-based training and compliance training. Data includes training courses taken online (virtual courses) and instructor-led courses.

² Performance review figures reflect only employees who received performance ratings and had performance feedback entered into the company's ePerformance system. Performance may be measured separately from the online system. Some gender data is not available in our system, because those employees are no longer with the company. Excludes PNB employees.

New Hires and Turnover Data ^{3, 4}	Female	Male
Hires		
Total (# of hires)	2,835	2,344
< 30 Years	1,137	1,008
30-50 Years	1,484	1,218
> 50 Years	213	116
Rate (% of hires)	6	5
< 30 Years	3	2
30-50 Years	3	3
> 50 Years	1	0
U.S. ERD	22.5	11.7
Terminations		
Total (# of terminations)	4,211	3,417
< 30 Years	1,303	1,011
30-50 Years	2,181	1,783
> 50 Years	727	623
Rate (% of terminations)	9	8
< 30 Years	3	2
30-50 Years	5	4
> 50 Years	2	1
U.S. ERD	24.1	11.3

³ Excludes PNB employees.

⁴ Totals for gender and age may not match due to unidentified personnel in system.

Workforce Data (as of 12/31/2020) (continued)

Employee Benefits

Parental leave benefits: number of weeks fully paid for birth or adoptive mothers and fathers ⁴	8 weeks for primary caregivers 2 weeks for secondary caregivers (Additional 8 weeks for childbirth under the STD Plan)
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Employee Satisfaction	2020	2019	2018
Percentage of employees participating in employee satisfaction surveys	84%	82%	76%
Measure of satisfaction	78	75	73

Environmental Data¹

Built Environment	2020	2019	2018	2017	2016
Global Property (million sq. ft.) ²	14.8	15.2	15.40	15.32	15.78
MetLife Occupiable Area (million sq. ft.) ²	12.8	12.8	7.60	7.70	7.96
EPA ENERGY STAR (no. labeled buildings) ³	13	9	12	14	14
EPA ENERGY STAR (million sq. ft.) ³	3.5	2.46	3.05	3.74	4.10
LEED (no. certified buildings)	22	22	21	18	19
LEED (million sq. ft.)	4.20	4.27	4.02	3.18	3.76
Fitwel Buildings (no. certified buildings)	3	3	—	—	—
Fitwel Buildings (million sq. ft.)	1.3	1.3	—	—	—
Carbon Neutrality & GHG emissions (metric tons CO ₂ e)	2020	2019	2018	2017	2016
Scope 1 Emissions	17,120	23,122	25,617	25,948	28,167
Scope 2 (location-based) Emissions	68,481	90,329	96,503	108,055	109,667
Scope 3 Emissions (global business travel) ⁵	3,334	25,959	26,381	27,201	34,019
Total Operational Emissions (Scope 1+2 and business travel) ⁵	88,935	139,410	148,540	161,204	171,853

¹ To ensure that MetLife is providing meaningful and consistent comparison of data over time, adjustments to previous reported totals of energy and emissions occurred as a result of MetLife's Brighthouse Financial spin-off in accordance with the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard.

² Property figures represent the year-end square footage of our real estate portfolio.

³ U.S. managed office portfolio.

⁴ Includes Renewable Energy Certificates (RECs), and market-based global emissions were calculated historically

⁵ Converted to Global Business Travel, extrapolated historically where necessary due to limited data.

⁶ Full-time employees.

Environmental Data ¹ (continued)					
Greenhouse Gas Emissions (metric tons CO ₂ e)	2020	2019	2018	2017	2016
Gross Market-based Scope 2 Emissions ⁴	23,521	31,285	35,351	40,567	35,947
Carbon Offsets	44,020	79,834	87,992	95,697	98,470
Emissions Intensity (metric tons CO ₂ e per FTE)	0.86	1.28	1.34	1.48	1.42
Emissions Intensity (metric tons CO ₂ e per sq. ft.)	0.007	0.009	0.009	0.010	0.009
Energy (MWh)	2020	2019	2018	2017	2016
Total Energy (includes: electricity, fuel oil, natural gas, and fleet gasoline)	220,898	269,751	301,374	319,740	335,024
Total Electricity Consumption	153,308	188,514	205,704	228,680	237,224
Renewable Energy Certificates	132,976	164,048	174,985	189,339	204,588
Energy Intensity (MWh per FTE)	2.23	3.05	3.31	3.53	3.45
Energy Intensity (MWh per sq. ft.)	0.017	0.021	0.023	0.024	0.022
Waste (lbs.) ⁷	2020	2019	2018	2017	2016
Total Waste Generated	3,665,258	5,468,350	5,875,468	6,476,104	6,425,042
Total Waste to Landfill	1,446,762	2,402,591	2,460,497	2,800,881	2,391,720
Total Waste Recycled	2,218,497	3,065,759	3,414,971	3,675,223	4,033,322
Waste Diversion (% recycled)	61%	56%	58%	57%	63%
Enterprise-wide Food Donations to Local Communities (diversion from landfill)	451	2,115	—	—	—
Enterprise-wide E-waste	100,790	38,218	152,989	247,128	300,929
Water (kgals) ⁸	2020	2019	2018	2017	2016
Total Water Consumption	40,538	58,408	61,666	65,706	70,022
Water Intensity (kgals per FTE)	3.54	4.66	4.78	5.76	6.78
Water Intensity (kgals per sq. ft.)	0.01	0.0144	0.0144	0.0180	0.0164

⁷ Due to metrics availability, waste diversion includes the following offices: Aurora, Bridgewater, Convent Station, Dayton, Freeport, Johnstown, Oriskany, Scranton, St. Louis, Tampa, Troy, Warwick, and Whippany. Total weight recycled, reused, and resold for sites listed above, and enterprise-wide includes other sites (where data is available).

⁸ Due to metrics availability, water data includes the following offices: Aurora, Bloomfield, Bridgewater, Convent Station, Cary, Dayton, Freeport, Johnstown, Oriskany, Scranton, St. Louis, Tampa, Troy, Warwick, and Whippany.

Environmental Data ¹ (continued)			
2020 Scope 1 Emissions Unit: Metric Tons CO ₂ e	Fuel Oil/ Gen Diesel	Natural Gas	Transport Fuel
CO₂			
Domestic	112	6,951	2,230
International	279	1,909	1,310
Total	391	8,860	4,190
CH₄			
Domestic	0.005	0.131	0.110
International	0.011	0.036	0.056
Total	0.016	0.167	0.193
N₂O			
Domestic	0.0009	0.0131	0.0229
International	0.0022	0.0036	0.0111
Total	0.0031	0.0167	0.0393
2020 Energy Consumption by Type (MWh)			
Electricity			153,308
Fuel (fuel oil, natural gas, transport fuel, district heat+cooling)			67,590
Total Energy Consumption			220,898

Community Data					
MetLife Foundation Grants (\$ in millions)	2020	2019	2018	2017	2016
Financial Inclusion	\$ 17.06	\$ 30.84	\$ 28.94	\$ 30.20	\$ 30.37
Health and Medical Research	\$ 1.80	\$ 0.50	\$ 0.79	\$ 0.89	\$ 1.48
Arts & Culture	\$ 0.80	\$ 1.22	\$ 1.20	\$ 1.34	\$ 2.71
Disaster Relief	\$ 0.61	\$ 0.09	\$ 0.27	\$ 0.64	\$ 0.19
Youth/Education	\$ 0.26	\$ 0.35	\$ 0.63	\$ 0.96	\$ 1.27
Community Improvement	\$ 13.04	\$ 2.03	\$ 1.86	\$ 1.82	\$ 2.17
Diversity & Inclusion	\$ 3.56	\$ 2.40	\$ 1.53	\$ 1.28	\$ 1.40
Employee Involvement	\$ 2.37	\$ 2.51	\$ 2.68	\$ 2.75	\$ 3.45
Total	\$ 39.50	\$ 39.94	\$ 37.90	\$ 39.88	\$ 43.04

MetLife Contributions by Source (\$ in millions)	2020	2019	2018	2017	2016
MetLife Foundation	\$ 39.50	\$ 39.94	\$ 37.90	\$ 39.88	\$ 43.04
Mexico & Korea Foundations	\$ 4.15	\$ 2.02	\$ 1.90	\$ 1.36	\$ 0.46
Corporate	\$ 2.86	\$ 3.37	\$ 4.58	\$ 3.65	\$ 4.78
Total	\$ 46.51	\$ 45.33	\$ 44.38	\$ 44.89	\$ 48.28

Volunteering by Region (# of volunteers)	2020
United States/Canada	4,430
Latin America	2,267
Asia	12,103
EMEA	2,323
Total	21,123

Volunteering by Region (Total hours)	2020
United States/Canada	11,650
Latin America	13,291
Asia	28,315
EMEA	6,219
Total	59,475

Innovation Management	2020	2019	2018
Dollar amount (in thousands) invested in product development/innovation	To be reported	\$ 329,876	\$ 409,724
Number of associates participating in innovation activities ¹	27,000+	5,000+	N/A
Number of startups engaged ²	323	295	264
Contracts with startups that have been fully executed	19	10	10
Number of Innovation Challenges Run ³	32	24	16
Number of experiments launched ⁴	33	43	28

¹ This includes crowdsourcing and facilitated programs, co-innovation programming, MIT visits, the MetLife Digital Accelerator program, Collab events, etc.

² Startups MetLife has connected or started working with to determine whether their offerings/capabilities can provide value to the company and our customers.

³ This includes ideation events leveraging innovation techniques and tools to solve business challenges.

⁴ Proof of concept or pilot experiments that have launched with startups to evaluate a new use case. This does not mean that the experiment was completed.

Supply Chain Management	2020	2019	2018
Diverse-supplier spend ¹	\$ 121,694,387	\$ 270,063,739	\$ 421,533,200
Small-business spend ²	\$ 81,527,949	\$ 81,798,152	\$ 89,702,301
Percentage of suppliers covered by a supply chain code of conduct/assessed for ESG factors ³	100%	100%	N/A

¹ In 2018, the spend basis to derive percentage of diverse spend was revised to reflect spend administered by a managed service provider.

² We report a combined total of diverse and small business when reporting externally.

³ MetLife's [Supplier Code of Business Ethics](#) was published in 2020. The code refers to any third party and its personnel, including subcontractors, providing goods, services, and/or deliverables to MetLife.

Privacy Protection/Information Security

Number of complaints concerning breaches of customer privacy received from outside parties and substantiated by MetLife

MetLife follows applicable U.S. and global laws regarding reporting breaches of personal information, including providing notices to individuals and regulators. Various laws and regulatory regimes may use different standards for defining "breaches" and other information disclosure incidents, so reporting a single metric for this is open to misinterpretation.

Risk Management	2020	2019	2018
Percentage of employees who receive training on the Code of Business Ethics	99%	98%	98%