

MetLife



ONE

ONE WORLD **ONE METLIFE**

2011

one world

one metlife...

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one world

one vision...

“MetLife’s vision is to be recognized as the leading global life insurance and employee benefits company.”

Steven A. Kandarian
Chairman, President and CEO



a letter from **steven a. kandarian** - chairman, president and chief executive officer...

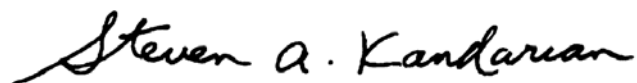
This report is my first since becoming Chairman, President and CEO of MetLife, which provides a good opportunity to share my views on what corporate responsibility means.

In many quarters, corporate responsibility is treated as something tacked on to a company's core business mission. I believe corporate responsibility is *fundamental* to MetLife's core business mission. As a life insurer, we protect policyholders and their beneficiaries from loss of income resulting from death, disability or retirement. The promises we make are only as strong as the company that backs them up. That is why, for us, the foundation of corporate responsibility is managing our business in a way that minimizes risk, preserves financial strength, and allows us to make good on our financial commitments over the long term — just as we have done since our founding 145 years ago.

Our obligations do not stop there, however. We also have a responsibility to other critical stakeholders — our more than 65,000 employees and the hundreds of communities where we do business around the world. It is MetLife's actions on behalf of those constituents that is the focus of the report you are about to read.

You will learn of MetLife's commitment to being a responsible steward of the Earth's natural resources, our focus on fostering a diverse and inclusive workforce and the many ways — both financially and through employee volunteerism — that we give back to the communities we serve. For example, after the earthquake and tsunami in Japan, the company and its employees responded with a \$1.25 million donation to the Japanese Red Cross Society and other relief organizations. In its 35th year of operations last year, the MetLife Foundation gave \$42 million to a range of nonprofit organizations. And to reduce our environmental footprint, we purchased 53% of our electricity from renewable sources.

I am proud to lead a company that has a long history of being a good corporate citizen, and I am proud that those efforts continue to this day. I hope that after reading this report, you will be too.



Steven A. Kandarian
Chairman, President and Chief Executive Officer



one world

metlife around the world...

global metlife regions...



The Americas...

Argentina, Brazil, Chile, Colombia, Mexico, United States, Uruguay

Europe, the Middle East and Africa (EMEA)...

Bahrain, Bangladesh, Belgium, Bulgaria, Cyprus, Czech Republic, Egypt, France, Greece, Hungary, India, Ireland, Italy, Jordan, Kuwait, Latvia, Lebanon, Lithuania, Nepal, Oman, Pakistan, Poland, Portugal, Qatar, Romania, Russia, Saudi Arabia, Serbia, Slovakia, Spain, Turkey, Ukraine, United Arab Emirates, United Kingdom

Asia...

Australia, China, Hong Kong, Japan, South Korea

metlife quick facts...

+ 67,000 employees serving more than 90 million customers around the world

+ Largest life insurer in the United States, Mexico, Russia, Chile and Argentina

+ Ranked 46th on the Fortune 500® list; rose to 34 in 2012

+ Recognized for its industry leadership, environmental stewardship and as a best place to work by a variety of organizations

+ Total revenues for 2011 were \$65.4 billion

metlife & the environment...

+ Reduced carbon emissions by 60% since 2005 for owned and occupied U.S. office facilities

+ Invested more than \$2.2 billion in renewable energy projects, and owns equity stakes in 23 Leadership in Energy & Environmental Design (LEED) properties with a market value of \$2.9 billion

+ Received a 2011 Green Power Leadership Award from the U.S. Environmental Protection Agency and a 2011 EcoVisionary Award

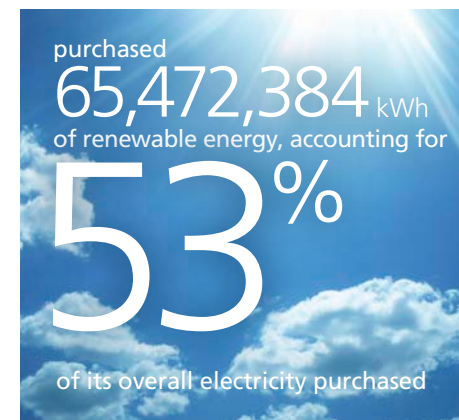
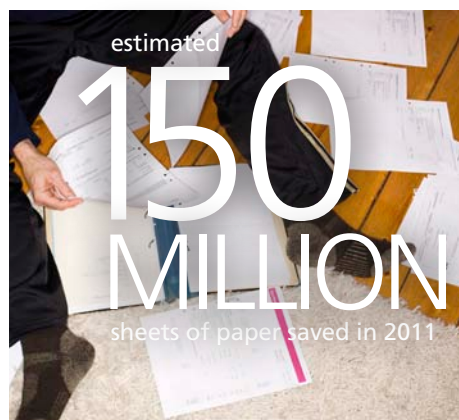
+ All 14 of MetLife U.S. owned offices are Energy Star certified, and 7 are LEED certified

+ MetLife India's Global Operations Support Center earned LEED certification in 2011

addressing climate change...

Building a secure future for individuals and communities requires our commitment to preserving the environment. MetLife embraces its role as a responsible corporate citizen through an effective energy management policy, investments in renewable energy ventures and the integration of energy efficient practices into our operations. In collaboration with our associates, customers and business partners, we are making a positive impact on the environment and working to ensure a safer, healthier world for future generations, as well as making MetLife a great place to work.

Among our priorities in managing our environmental impact is developing programs that address climate change, lower energy consumption and improve the environmental performance of MetLife owned and operated facilities. MetLife continues to implement capital projects and facility upgrades with a focus on energy savings, water efficiency and waste diversion. These projects include lighting retrofits, chiller and boiler replacements, demand metering, occupancy sensor installations and hands-free water devices.



Learn more...

To read more about how MetLife is addressing climate change, please visit <http://www.metlife.com/about/corporate-profile/citizenship/environment/index.html>

procurement, vendors & supply chain...

MetLife is committed to purchasing environmentally preferred products and energy efficient technology equipment, including building and cleaning materials. MetLife is part of the Energy Star Low Carbon IT Campaign, a campaign aimed at reducing energy consumption through IT equipment. MetLife has implemented “e-delivery” practices, including the 2011 Corporate Responsibility Report, which has resulted in cost savings and less printed materials. When we do purchase paper products, we ensure that all of the paper mills and paper distributors are Forest Stewardship Council (FSC) certified.

examples of metlife’s global procurement practices include the use of green products, including:

- + Energy efficient indoor and outdoor lighting projects

- + Energy Star office equipment utilization

- + Electronic waste recycling

- + Green Seal certified janitorial supplies

- + Printer cartridge recycling program

- + Water efficient technology upgrades



renewable energy investments...

MetLife is proud to support efforts that truly drive sustainability. Those efforts include not only efficient business practices, but our investment ventures as well. Our support of solar and wind technology solutions align with our overall high-quality investment approach. To that end, MetLife has invested more than \$2.2 billion in renewable energy investment projects across the U.S. Some of the innovative projects include:

+ Webberville, Texas...

A 30-megawatt solar project and the largest active photovoltaic (PV) power plant in Texas. The project is expected to generate more than 1.4 billion kilowatt hours of clean, renewable energy over 25 years, which is enough energy to power more than 136,000 average U.S. homes (5,000 homes per year) while offsetting more than 1.6 billion pounds of carbon dioxide (CO₂) into the atmosphere.

+ China Lake, California...

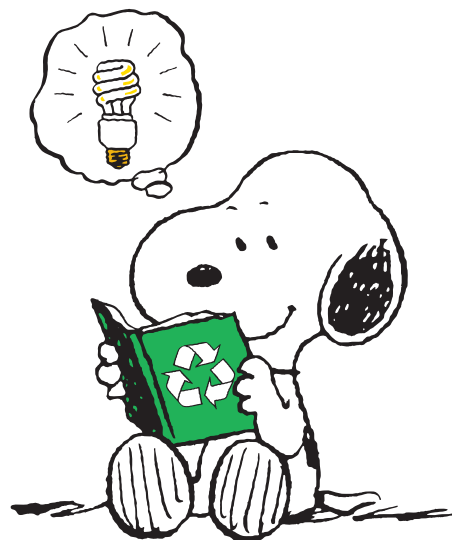
A 13.78-megawatt solar PV power system at a U.S. Naval facility, which will generate the equivalent of more than 30% of China Lake's annual energy load, helping to reduce costs by an estimated \$13 million over the next 20 years.

+ Puerto Rico...

The Illumina Project, a 24-megawatt solar photovoltaic (PV) power plant, the first utility-scale solar project on the island.

+ Long Island, New York...

A 32-megawatt solar farm where MetLife helped "flip the switch" on its investment this year. The project will enable clean, renewable energy to be generated and will provide enough solar energy to power 4,500 households each year, reduce carbon dioxide (CO₂) emissions by more than 30,950 metric tons per year, and reduce other harmful pollutants, such as nitrogen oxide (NOX) and sulfur oxide (SOX) emissions.



metlife stadium is going solar too..

In 2011, MetLife acquired the naming rights to the New Meadowlands Stadium in East Rutherford, New Jersey. Now known as MetLife Stadium, the venue is home to the NFL's New York Jets and New York Giants, which will serve as host for Super Bowl XLVII in 2014.

MetLife is proud of its partnership with such a world-class venue and welcomes the stadium's plans to install sustainable solar power. The custom solar power generating system, known as the Solar Ring, will generate nearly 25 times the amount of electricity needed to power the integrated LED lighting and display system. The Solar Ring is expected to be finished in time for the first preseason football game in 2012 and will be designed, installed and operated by NRG, a Princeton, New Jersey-based energy company and the country's largest solar energy developer.

Working with partners equally committed to sustainability is an integral part of our shared responsibility.

one society: metlife's social & community commitments...

diversity & inclusion...

Diversity and inclusion are core values at MetLife and are embedded throughout the organization. Our vision is to attract and retain the best talent and to foster an inclusive culture that helps drive growth and serve our diverse customer base. MetLife believes a diverse workforce helps inspire fresh perspectives and new ways of thinking and helps build stronger relationships with the communities where we live and work.

MetLife's commitment to diversity and inclusion also allows us to do business with the best companies and suppliers around the world. Through our Supplier Diversity Program, we partner with a variety of diverse business partners, which, in turn, helps support their long-term economic growth.

In addition, MetLife includes diverse businesses in its procurement and sourcing initiatives, working with suppliers, including the National Minority Supplier Development Council the Women's Business Enterprise National Council and the National Gay & Lesbian Chamber of Commerce.

Learn more...

To read more about MetLife's diversity and inclusion programs, please visit <http://www.metlife.com/about/corporate-profile/citizenship/workplace-diversity/index.html>



providing vital resources for a global aging population...

Today, more than ever, MetLife serves the needs of a global and diverse marketplace. That includes understanding the shifting demographics and how to best serve one of the fastest-growing segments of the world's population — baby boomers. According to the UN Population Division, the number of people over age 60 is projected to increase from just under 800 million today (11% of the world population) to just over 2 billion in 2050 (22% of the world population).

Since 1997, MetLife's Mature Market Institute (MMI) has been providing vital research and policy briefings on issues relating to aging and the aging populations. Today, MMI is a recognized thought leader and produces regular research reports, tips and resources to help educate policy makers, consumers and the media around the world on aging issues.

In 2011, MMI released its study, *The MetLife Study of Elder Financial Abuse: Crimes of Occasion, Desperation and Predation Against America's Elders*. According to its key findings, older Americans are losing \$2.9 billion each year to financial abuse, an increase of 12% since 2008.

This year, MMI also partnered on a first-ever study of Korean baby boomers with the Institute on Aging at Seoul National University and MetLife Foundation Korea. The study found that boomers generally have a positive outlook on their

future financial situation, but only half are currently saving for retirement. This indicates a serious national issue policy makers will be addressing, given that the oldest of the boomers turned 55 in 2010, the age at which retirement begins in Korea.

In addition to the important work of MMI, MetLife Foundation invests in programs that support the aging population, including Alzheimer's disease research and education, and promoting the importance of mental fitness. The Foundation also supports groundbreaking work in the area of encore careers, funding programs that support caregivers of the elderly, and sponsors activities with the Museum of Modern Art (MOMA) that implement arts programs for people with dementia. Similar programs can be found at museums around the world.

Learn more...

MMI provides other important studies and consumer advice. Please visit <http://www.metlife.com/mmi/index.html>



metlife awards & recognitions...

MetLife is regularly recognized for its industry leadership, environmental stewardship and as a best place to work by a variety of organizations. In 2011, we were honored to be included in these prestigious publications and recognized for our commitment to diversity and inclusion.



- + *Fortune's* World's Most Admired Companies

- + *Diversity, Inc.'s* 25 Noteworthy Companies

- + *Diversity MBA's* 50 Out Front for Diversity Leadership and Best Company for Managers to Work

- + *Working Mother's* 100 Best Companies

- + *Newsweek's* Green Rankings (Domestic and Global Listings)

- + Perfect Score on the Human Rights Campaign Foundation's Corporate Equality Index

- + Gay & Lesbian Alliance Against Defamation GLAAD Amplifier Award

- + *Hispanic Business's* Best Companies for Hispanics and Top 60 Diversity Elite

- + *Training's* Top 125 Companies

- + Dave Thomas Foundation for Best Adoption-Friendly Workplace

- + *Latina Style* 50 Best Companies for Latinas

- + National Association for Female Executives NAFE Top Companies for Executive Women

- + *Black Enterprise* 40 Best Companies for Diversity

- + *Savoy's* Top 100 Companies

- + Alliance for Work-Life Progress' Work-Life Seal of Distinction

- + Puerto Rican Bar Association Corporate Diversity Award

- + 2011 Green Power Leadership Award from the U.S. Environmental Protection Agency and a 2011 EcoVisionay Award

volunteering in communities around the world...

MetLife associates make a difference in the communities where they live and work every day. Through our employee volunteer program, we empower our associates to serve nonprofit organizations, whether it is through direct volunteer activities or our volunteer grant programs.

We are proud to report that, on average, MetLife volunteers have been involved with their respective organization for at least six years and volunteer 11.5 hours each month. Since 1999, MetLife Foundation has awarded more than \$6.5 million to support nearly 3,000 employee volunteer initiatives.

Our associates donate their time and talent to nonprofit organizations around the world, including KaBOOM!, Junior Achievement Worldwide, Big Brothers Big Sisters, Habitat for Humanity, Special Olympics, community food banks, and they participate in walks and runs to raise funds for a variety of health causes and other charities.

- + MetLife Foundation began its partnership with KaBOOM! in 2008 and has provided nearly \$1.2 million and contributed more than 13,000 volunteer hours to build fun and safe places for kids to play across the United States and Mexico. Together, MetLife Foundation and KaBOOM! are helping to build healthy communities for kids of all ages.



- + When the earthquake and tsunami disrupted the lives of our colleagues, customers and business partners in Japan, MetLife associates not only provided continuous service to our customers in their time of need, they volunteered their time. Through tireless efforts, MetLife Japan associates organized convoys of trucks and taxis, delivering food, water and other critical aid to communities in the most stricken areas.



- + Associates in MetLife's Legal Affairs department have started the Group Initiative for Volunteer Effort, or G.I.V.E.S. program, volunteering their time and talents supporting homeless shelters, victims of domestic abuse, donating classroom essentials to public schools and offering will and estate planning services, pro bono, to New York City firefighters.

- + MetLife in Korea offers a monthly volunteer program that delivers free coal to help heat households in low-income communities.

social and community investments...

MetLife's Social and Community Investments help fuel economic growth and create affordable housing in low- and moderate- income communities in the United States. In 2011, \$34.6 million was committed to build stronger and healthier communities:

- + \$2.2 million to NCB Capital Impact for economic development activities in Detroit, Michigan.
- + \$1.7 million to The Reinvestment Fund for comprehensive community development initiatives in Baltimore, Maryland.
- + \$1.44 million to Local Initiatives Support Corporation for transit-oriented development activities in Minneapolis and St. Paul, Minnesota.
- + \$5 million to Low Income Investment Fund for community development work in California.
- + \$1.3 million to Greater University Circle Capital Corporation for economic development initiatives that link communities to jobs in Cleveland, Ohio.
- + \$10 million to California FreshWorks Fund to provide access to healthy foods to communities throughout the state.
- + \$10 million to Cornerstone/NAHT Enhance Preservation Fund to preserve affordable rental housing projects for seniors, with a concentration in the Midwest.
- + In addition, MetLife Foundation provided \$3 million in financing to Living Cities' Catalyst Fund to support community development activities in low-income communities nationwide.



sustainable real estate investments...

- + MetLife owns equity stakes in 23 LEED certified properties with a market value of \$2.9 billion.

metlife also invested...

- + \$445 million in 10 affordable housing developments utilizing federal Low Income Housing Tax Credits.
- + \$22 million to finance the historic renovation of facilities for the Exploratorium Museum and the International Center to End Violence, both located in San Francisco.
- + \$53 million in state tax transactions supporting transit-oriented development, affordable housing or historic renovation projects throughout the country.



one world

one platform for change: corporate contributions & metlife foundation



a letter from metlife corporate contributions & metlife foundation...

MetLife created MetLife Foundation in 1976 to carry on its long tradition of corporate contributions and community involvement. I am pleased to report that 35 years later, the Foundation is thriving.

With contributions of \$42 million to nonprofit organizations in 2011, we expanded our commitment to building a secure future for individuals and communities worldwide.

Over the past year, we also reflected on our programming to ensure our giving aligned with those most vulnerable — children, older adults and the economically disadvantaged. As a result, we established a set of giving themes to guide our work — empowering older adults, preparing young people and building livable communities.

Our partnerships with nonprofit organizations and MetLife associates remain the source of our strength. It is, however, a challenging time for nonprofits as they deal with increased demands and scarce resources, yet they have responded with innovative programs and services.

The scope and scale of our international commitments grew in 2011 as we broadened our geographic reach and engaged new partners. We plan to expand our global work in the coming years and are encouraged by the impact our giving is having around the world.

Together, we have accomplished a great deal over the past 35 years, but there is still much to be done. We look forward to many more years of partnership and success.



Dennis White
Vice President, Corporate Contributions
President and CEO, MetLife Foundation



2011 highlights & impact...

access to the arts...

- + MetLife Foundation provided nearly \$11 million to arts and culture organizations around the world to make the arts more accessible to people of all ages and backgrounds.



more than

300

...nonprofit organizations supported around the world.



supporting national september 11th memorial & museum...

- + MetLife contributed \$5 million to the National September 11th Memorial & Museum to help honor the fallen, including two of our own associates.

celebrating

35 YEARS

35th ANNIVERSARY

...of making a difference in communities across the globe.



keeping the dream alive...

- + MetLife contributed \$2 million to support the Martin Luther King, Jr. National Memorial to help carry on his life, dream and legacy. The memorial was officially unveiled in 2011.



working toward a cure...

- + For 26 years, MetLife Foundation has been awarding the annual Awards for Medical Research in Alzheimer's disease. To date, more than \$13 million has been given to researchers in the U.S., Belgium, Germany, Japan, the United Kingdom and Canada to help find a cure.

\$42 MILLION

...in donations to humanitarian organizations around the world.

provided more than

\$1 MILLION

...in relief and recovery aid to Japan after the devastating earthquake and tsunami.

metlife foundation contributions...

MetLife Foundation was established in 1976 to continue MetLife's long tradition of corporate contributions and community involvement. Our 35-year commitment to building a secure future for individuals and communities worldwide is reflected in our focus on empowering older adults, preparing young people and building livable communities.



building livable communities...

Basic needs: **\$6.5 MILLION**
Access to the arts: **\$5.8 MILLION**

\$12.3 MILLION



international and other support...

International programs: **\$2.4 MILLION**
Other support: **\$1.0 MILLION**

\$3.4 MILLION

preparing young people...

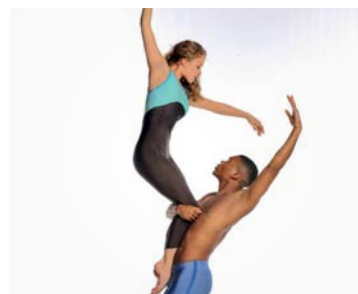
Student achievement: **\$7.7 MILLION**
Youth development: **\$10.1 MILLION**

\$17.8 MILLION



metlife employee-related programs...

\$3.2 MILLION



empowering older adults...

Alzheimer's disease: **\$1.5 MILLION**
Healthy aging: **\$3.8 MILLION**

\$5.3 MILLION



Learn more...

To find a full list of contributions and MetLife Foundation's Audited Financial Statement, visit <http://www.metlife.org>

program activity around the world...

United States...

\$39.5 million in grants from MetLife Foundation focusing on empowering older adults, preparing young people and building livable communities, including:

- + Blue Star Museums program, providing free access to more than 1,550 museums to the military personnel and their families throughout the summer months.
- + Provided more than \$500,000 to support food banks across the country to meet the growing demand for services due to the economic downturn.
- + Sponsored the production of free bilingual online resources to help Hispanic families prepare for college and career.
- + Provided more than \$1.1 million for an oral health initiative providing direct dental care for underserved populations and free oral health and education outreach for children and their families.

Mexico...

MetLife Mexico Foundation provided more than \$350,000 in grants to support teachers and learning and to promote healthy lifestyles. In addition, MetLife's Healthy Habits for Life campaign was televised on *Plaza Sesamo* and *Elmo's World*.

MetLife associates also volunteered to help build a KaBOOM! playground in Mexico City.

Brazil...

In 2011, MetLife Foundation expanded its partnership with Sesame Street's *Healthy Habits for Life* campaign to Brazil. The project will include programming on *Vila Sesamo*, as well as the distribution of health and education kits to children in underserved communities.

Europe...

MetLife associates in the U.K. and Ireland raised money and participated in local events, including boat races and charity walks to benefit the Sue Ryder Care charity. The nonprofit provides care for people living with cancer, multiple sclerosis, brain injuries and other chronic conditions.

Latvia...

MetLife provided support for the Latvia Opera, helping to increase access to arts programming.

Russia...

MetLife became the first U.S. company to sponsor the Bolshoi Theater, a cultural treasure in Russia, helping to bring arts to our associates, customers and the Russian community.

Korea...

MetLife Korea Foundation provided more than \$760,000 in grants and supported financial literacy programs.

Jordan...

MetLife associates visited local classrooms to help inspire and motivate students as part of an annual Business Leaders Campaign, led by INJAZ, an international member of Junior Achievement Worldwide.

India...

MetLife Foundation partnered with Sesame Street's program in India, *Galli Galli Sim Sim*, to promote and teach healthy lifestyles to children in 11 cities. The Healthy Habits for Life program includes instruction in proper oral health and overall hygiene, as well as developing good eating and exercise habits for a lifetime.

China...

MetLife supported a China-U.S. Youth Research, Mentoring and Exchange (RME) Partnership Program to help university students better understand each other's country. The program includes field visits and collaborative studies.

Pakistan...

MetLife provided more than \$110,000 in disaster relief to help rebuild Budapur, a Pakistani village devastated by record flooding in 2010. The project will provide the community with a school, clean drinking water, access to health care, improved sanitation and streets, community centers and parks.

Australia...

MetLife associates help raise money and host fun days for Redkite, an Australian charity that supports children and young people with cancer and their families.

one shared purpose...

metlife
board of directors...

Steven A. Kandarian
Chairman of the Board, President and
Chief Executive Officer
MetLife, Inc.

Sylvia Mathews Burwell
President, The Walmart Foundation

Cheryl W. Gris 
Lead Director
Retired Executive Vice President,
Northeast Utilities

R. Glenn Hubbard, PhD
Dean and Russell L. Carson Professor of
Economics and Finance
Graduate School of Business, Columbia
University

Gen. John M. Keane (Ret.)
Senior Partner, SCP Partners, and
President, GSI, LLC
Retired General, United States Army

Alfred F. Kelly, Jr.
Chief Executive Officer,
NY/NJ 2014 Super Bowl Host Committee

James M. Kilts
Partner, Centerview Partners
Management, LLC

Catherine R. Kinney
Retired President and Co-Chief Operating
Officer, New York Stock Exchange, Inc.

Hugh B. Price
John L. Weinberg/Goldman Sachs Visiting
Professor of Public and International
Affairs, Woodrow Wilson School,
Princeton University

David Satcher, MD, PhD
Director, Satcher Health Leadership
Institute and the Center of Excellence on
Health Disparities,
Morehouse School of Medicine

Kenton J. Sicchitano
Retired Global Managing Partner
PricewaterhouseCoopers LLP

Lulu C. Wang
Founder and Chief Executive Officer,
Tupelo Capital Management LLC

metlife
executive team...

Steven A. Kandarian
Chairman, President
and Chief Executive Officer

Steven J. Goulart
Executive Vice President
and Chief Investment Officer

Frans Hijkoop
Executive Vice President
and Chief Human Resources Officer

Beth M. Hirschhorn
Executive Vice President, Global Brand,
Marketing and Communications

Michel Khalaf
President,
Europe, the Middle East and Africa

Nicholas D. Latrenta
Executive Vice President
and General Counsel

Martin Lippert
Executive Vice President,
Global Technology and Operations

Maria R. Morris
Executive Vice President,
Global Employee Benefits

Eric T. Steigerwalt
Executive Vice President
and Interim Chief Financial Officer

William J. Wheeler
President, The Americas

metlife foundation
board of directors...

Christopher B. Smith
Chairman of the Board

A. Dennis White
President and CEO

Frans Hijkoop

Michel Khalaf

Maria R. Morris

John Rosenthal
Treasurer

Oscar Schmidt

MetLife

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Right: Photo courtesy of KaBOOM!.

PAGE 10:
Left: Photo courtesy of National Association of Area Agencies on Aging (n4a).
Right: A Meet Me at MOMA tour. © Photo courtesy of The Museum of Modern Art, New York. Photo by Jason Brownrigg.

PAGE 12:
Bottom: Photo courtesy of Generations United. Photo by Jeanette DeVore.

PAGE 13:
Photo courtesy of Local Initiatives Support Corporation (LISC). Photo by Janice Romback, NeighborWebSJ.

PAGE 14:
Photo courtesy of KaBOOM!.

PAGE 16:
Left: Photo by Amy Dreher. Courtesy of 9/11 Memorial.
Middle: Photo by Shigeyo Henriquez. Courtesy of Arts Midwest.
Right: Photo by Gedyon Kifle. Courtesy of Martin Luther King, Jr., National Memorial Project Foundation, Inc.

PAGE 17:
Left to Right: Photo courtesy of Ailey II dancers, Anne O'Donnell and Solomon Dumas. Photo by Eduardo Patino; Photo courtesy of the BELL Foundation.
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