

ESG Scorecard

MetLife's primary performance data across Environmental, Social and Governance (ESG) indicators.

Financial Data					
Operational Data (\$ in millions, except Earnings Per Share) ¹	2021	2020	2019	2018	2017
Total Assets	\$ 759,708	\$ 795,146	\$ 740,463	\$ 687,538	\$ 719,892
Total Liabilities	\$ 691,959	\$ 720,329	\$ 674,081	\$ 634,580	\$ 661,022
Total MetLife, Inc.'s Stockholders' Equity	\$ 67,482	\$ 74,558	\$ 66,144	\$ 52,741	\$ 58,676
Total Revenues	\$ 71,080	\$ 67,842	\$ 69,620	\$ 67,941	\$ 62,308
Premiums	\$ 42,009	\$ 42,034	\$ 42,235	\$ 43,840	\$ 38,992
Net Investment Income	\$ 21,395	\$ 17,117	\$ 18,868	\$ 16,166	\$ 17,363
Total Expenses	\$ 62,954	\$ 60,915	\$ 62,825	\$ 61,634	\$ 58,772
Policyholder Benefits and Claims	\$ 43,954	\$ 41,461	\$ 41,461	\$ 42,656	\$ 38,313
Provision for Income Tax Expense (Benefit)	\$ 1,551	\$ 1,509	\$ 886	\$ 1,179	\$ (1,470)
Net Income	\$ 6,575	\$ 5,418	\$ 5,909	\$ 5,128	\$ 4,020
Dividends on Common Stock	\$ 1,647	\$ 1,657	\$ 1,643	\$ 1,678	\$ 1,717
Earnings Per Share ¹	\$ 7.31	\$ 5.68	\$ 6.06	\$ 4.91	\$ 3.62
MetLife, Inc.'s Common Stockholders' Return on Equity ²	9.7%	7.6%	9.8%	9.6%	6.3%

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.

ESG Scorecard

Financial Data		
Total AUM ¹	\$ Billions	Percentage
Public Corporates	\$ 120.9	18.1%
Mortgage Loans ²	\$ 110.9	16.6%
Structured Products	\$ 71.4	10.7%
Private Corporates	\$ 64.0	9.6%
U.S. Government and Agency	\$ 63.3	9.5%
Foreign Government	\$ 56.5	8.4%
Private Infrastructure	\$ 34.4	5.1%
Cash and Short-Term Investments ³	\$ 30.6	4.6%
Real Estate Equity ⁴	\$ 27.1	4.0%
Common and Preferred Equity	\$ 22.2	3.3%
Emerging Market Debt	\$ 17.3	2.6%
Municipals	\$ 17.2	2.6%
Alternatives	\$ 14.7	2.2%
High Yield	\$ 7.0	1.0%
Private Structured Credit	\$ 5.3	0.8%
Bank Loans	\$ 4.9	0.7%
Middle Market Private Capital	\$ 1.3	0.2%
Total	\$ 669.0	100.0%

1. AS OF DECEMBER 31, 2021. AT ESTIMATED FAIR VALUE. DOLLARS IN BILLIONS. [SEE EXPLANATORY NOTE.](#)

2. INCLUDES COMMERCIAL, AGRICULTURAL AND RESIDENTIAL MORTGAGE LOANS CONTAINED IN METLIFE'S GENERAL ACCOUNT (ADJUSTED AS DESCRIBED IN THE [EXPLANATORY NOTE](#)), SEPARATE ACCOUNTS AND NON-PROPRIETARY 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](#)), SEPARATE ACCOUNTS AND NON-PROPRIETARY ASSETS OF UNAFFILIATED/THIRD-PARTY CLIENTS.

ESG Scorecard

Financial Data

Responsible Investments ¹ (Estimated Fair Value—\$ in millions)	2021	2020	2019	2018	2017
Impact Investments ²	\$ 282	\$ 243	\$ 240	\$ 230	\$ 212
Affordable Housing Investments	\$ 2,914	\$ 3,111	\$ 2,972	\$ 2,356	\$ 2,219
Green Investments ³	\$ 34,319	\$ 28,672	\$ 18,329	\$ 16,616	\$ 15,059
Infrastructure	\$ 28,171	\$ 27,249	\$ 23,318	\$ 17,109	\$ 15,349
Municipal Bonds ⁴	\$ 17,200	\$ 15,221	\$ 13,586	\$ 16,248	\$ 17,152
Total	\$ 82,886	\$ 74,496	\$ 58,445	\$ 52,559	\$ 49,991

Annual Responsible Investments (\$ in millions)	2021	2020	2019	2018	2017
Impact Investments	\$ 65	\$ 12	\$ 13	\$ 46	\$ 49
Affordable Housing Investments	\$ 227	\$ 200	\$ 333	\$ 640	\$ 182
Green Investments ³	\$ 6,085	\$ 3,883	\$ 1,031	\$ 1,082	\$ 538
Infrastructure	\$ 2,993	\$ 2,574	\$ 6,247	\$ 4,177	\$ 3,216
Municipal Bonds ⁴	\$ 4,343	\$ 3,945	\$ 2,291	\$ 1,386	\$ 849
Total	\$ 13,713	\$ 10,614	\$ 9,915	\$ 7,331	\$ 4,834

1. MIM MAY PERIODICALLY REFINE OR OTHERWISE MODIFY ITS DEFINITION OF RESPONSIBLE INVESTMENTS AND THE COMPONENTS THEREOF BASED ON DATA AVAILABILITY OR OTHER FACTORS.

2. IMPACT INVESTMENTS ARE INVESTMENTS MADE WITH THE INTENTION TO GENERATE POSITIVE, MEASURABLE SOCIAL AND ENVIRONMENTAL IMPACT ALONGSIDE A FINANCIAL RETURN (GIIN—GLOBAL IMPACT INVESTMENT NETWORK—DEFINITION). THIS ACTIVITY INCLUDES METLIFE'S GENERAL ACCOUNT AND A SMALLER VOLUME OF METLIFE FOUNDATION ASSETS.

3. MIM 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. MUNICIPAL BONDS INCLUDE TAXABLE AND TAX-EXEMPT REVENUE BONDS AND, TO A MUCH LESSER EXTENT, GENERAL OBLIGATIONS OF STATES, MUNICIPALITIES AND POLITICAL SUBDIVISIONS.

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Workforce Data (at December 31, 2021)

Global Workforce Data (#s)	Total ¹	Female	Male
Employment Contract			
Regular	40,962	21,417	19,545
Temporary	169	113	56
Employment Type			
Full-time	40,844	21,305	19,539
Part-time	287	225	62
Workforce Breakdown			
Employees	41,131	21,530	19,601
Workforce by Region			
United States/Canada	13,711	8,355	5,356
Latin America	7,327	4,819	2,508
Asia	16,102	6,078	10,024
EMEA	3,991	2,278	1,713

1. TOTALS INCLUDE EMPLOYEES WHOSE GENDER IS NOT RECORDED. EXCLUDES PNB METLIFE EMPLOYEES.

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Workforce Data (at December 31, 2021)

Diversity Data

Employee and Board Diversity ¹ (%)	Sales	Non-Sales	Executive Leadership Team (includes non-U.S.)	Board of Directors
Gender²				
Female	40%	57%	25%	33%
Male	60%	43%	75%	67%
Age²				
< 30 Years	14%	14%	0%	0%
30-50 Years	61%	62%	33%	0%
> 50 Years	25%	23%	67%	100%
Ethnicity and Race				
White	89%	66%	80%	83%
Black or African American	3%	13%	10%	8%
Hispanic or Latino	5%	8%	10%	8%
Asian	1%	11%	0%	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%.

2. GENDER AND AGE DO NOT INCLUDE UNIDENTIFIED PERSONNEL IN OUR SYSTEM.

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Diversity Data (continued)

Industry-Leading Gender and Racial Diversity ¹	2020	2021
Global Female Management ² %	41.0%	41.2%
Global Female Nonmanagement ³ %	53.6%	54.2%
U.S. Ethnically/Racially Diverse (ERD) Management ² %	25.5%	25.2%
U.S. ERD Nonmanagement ³ %	33.8%	35.0%
Gender diversity for Officers ⁴ (VP+)—Global	27.4%	29.1%
ERD Diversity for Officers ⁴ (VP+)—U.S.	24.8%	26.7%

Training Data

Employee Training and Performance Reviews

Average Hours of Training per Year ⁵ (# of hours)	Female	Male
Non-sales	27	26
Sales	19	12
Employees Receiving Regular Performance Reviews ⁶ (% of employees)	Female	Male
Non-sales	98%	99%
Sales	99%	99%

1. METRICS DO NOT INCLUDE INDIA PMB, AMMETLIFE (MALAYSIA JV), METLIFE LEGAL PLANS (HYATT LEGAL), MAXIS, VERSANT OR ECUADOR. 2020 METRICS HAVE BEEN UPDATED WITH METRICS FROM 2021 DIVESTITURES REMOVED.

2. MANAGEMENT POPULATION IS DEFINED AS ANY ACTIVE EMPLOYEE WHO HAS AT LEAST ONE DIRECT REPORT.

3. NONMANAGEMENT POPULATION IS DEFINED AS ANY ACTIVE EMPLOYEE WHO DOES NOT HAVE ANY DIRECT REPORTS.

4. THE OFFICER POPULATION IS A SUBSET OF OVERALL MANAGEMENT THAT IS A REFLECTION OF THE LEADERSHIP OF THE ORGANIZATION. IT IS COMPRISED OF ALL METLIFE EMPLOYEES AT THE VICE PRESIDENT LEVEL OR ABOVE.

5. 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.

6. PERFORMANCE REVIEW FIGURES REFLECT ONLY EMPLOYEES WHO WERE IN SCOPE AND ACTIVE DURING THE YEAR-END ASSESSMENT PROCESS AND HAD RATINGS ENTERED INTO THE COMPANY'S EPERFORMANCE SYSTEM. PERFORMANCE FEEDBACK MAY BE DISCUSSED SEPARATELY FROM THE ONLINE SYSTEM. DATA DOES NOT INCLUDE INDIA PMB, NON-STANDARD GRADES (SLS GRADES), EMPLOYEES ON EXTENDED LEAVE OR EMPLOYEES HIRED/RE-HIRED ON/AFTER 10/1/2021.

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New Hires and Turnover Data

New Hires and Turnover^{1, 2, 3}

Hires	Female	Male
Total (# of hires)	4,826	3,379
< 30 Years	1,785	1,547
30-50 Years	2,645	1,649
> 50 Years	389	183
Rate (% of hires)	59%	41%
< 30 Years	37%	46%
30-50 Years	55%	49%
> 50 Years	8%	5%
U.S. ERD ⁴		2021
Female		46%
Male		40%
Total		44%

1. EXCLUDES PNB METLIFE EMPLOYEES.

2. GENDER AND AGE DO NOT INCLUDE UNIDENTIFIED PERSONNEL IN OUR SYSTEM.

3. EMPLOYEE HIRES AND TERMINATIONS EXCLUDE IMPACTS DUE TO ACQUISITIONS AND DISPOSITIONS, AS APPLICABLE.

4. ETHNICALLY/RACIALLY DIVERSE (ERD) IS THE PERCENTAGE OF EMPLOYEES IN THE UNITED STATES THAT IDENTIFY AS AMERICAN INDIAN OR ALASKAN NATIVE, ASIAN, BLACK OR AFRICAN AMERICAN, HISPANIC OR LATINO, NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER AND TWO OR MORE RACES.

ESG Scorecard

New Hires and Turnover Data

Terminations	Female	Male
Total (# of terminations)	4,610	3,832
< 30 Years	1,226	1,092
30-50 Years	2,628	2,178
> 50 Years	755	562
Rate (% of terminations)	55%	45%
< 30 Years	27%	28%
30-50 Years	57%	57%
> 50 Years	16%	15%
U.S. ERD ¹		2021
Female		40%
Male		35%
Total		38%

Employee Benefits

Parental Leave Benefits (# of weeks fully paid for birth or adoptive mothers and fathers)	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

	2021	2020	2019	2018
Percentage of Employees Participating in Annual MyVoice Survey	83%	84%	82%	76%
Percentage of Employees Indicating a Favorable Response to “How happy are you working at MetLife?”	78%	78%	75%	73%

1. ETHNICALLY/RACIALLY DIVERSE (ERD) IS THE PERCENTAGE OF EMPLOYEES IN THE UNITED STATES THAT IDENTIFY AS AMERICAN INDIAN OR ALASKAN NATIVE, ASIAN, BLACK OR AFRICAN AMERICAN, HISPANIC OR LATINO, NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER AND TWO OR MORE RACES.

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Environmental Data ¹					
Built Environment	2021	2020	2019	2018	2017
Global Property (million sq. ft.) ²	13.5	14.1	14.6	15.40	15.32
MetLife Occupiable Area (million sq. ft.) ²	11.3	12.1	12.2	7.60	7.70
EPA Energy Star (no. labeled buildings) ³	12	12	9	12	14
EPA Energy Star (million sq. ft.) ³	3.4	3.3	2.46	3.05	3.74
LEED (no. certified buildings)	26	22	22	21	18
LEED (million sq. ft.)	4.7	4.2	4.27	4.02	3.18
Fitwel Buildings (no. certified buildings)	3	3	3	—	—
Fitwel Buildings (million sq. ft.)	1.3	1.3	1.3	—	—
Carbon Neutrality & GHG Emissions (metric tons CO ₂ e) ⁴	2021	2020	2019	2018	2017
Scope 1 Emissions	12,052	14,515	19,684	25,617	25,948
Scope 2 (location-based) Emissions	51,893	66,332	87,026	96,503	108,055
Scope 3 Emissions (global business travel) ⁵	2,151	3,224	25,183	26,381	27,201
Total Operational Emissions (Scope 1+2 and business travel) ⁵	66,096	84,071	131,893	148,540	161,204
Gross Market-based Scope 2 Emissions ⁶	9,231	23,191	30,776	31,285	35,351
Carbon Offsets	23,434	44,020	79,834	87,992	95,697
Emissions Intensity (metric tons CO ₂ e per FTE)	0.73	0.84	1.24	1.28	1.34
Emissions Intensity (metric tons CO ₂ e per sq. ft.)	0.006	0.007	0.009	0.009	0.009

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. THE INVENTORY OF GHG EMISSIONS FROM SCOPE 1, SCOPE 2 AND SCOPE 3 BUSINESS TRAVEL IN 2021 FOR METLIFE HAS BEEN VERIFIED BY QUANTIS ACCORDING TO ISO 14064-3. PLEASE SEE [THE FULL STATEMENT](#) FOR MORE INFORMATION.

5. CONVERTED TO GLOBAL BUSINESS TRAVEL, EXTRAPOLATED HISTORICALLY WHERE NECESSARY DUE TO LIMITED DATA.

6. INCLUDES RENEWABLE ENERGY CERTIFICATES, AND MARKET-BASED GLOBAL EMISSIONS WERE CALCULATED HISTORICALLY.

ESG Scorecard

Environmental Data ¹					
Energy (MWh)	2021	2020	2019	2018	2017
Total Energy (includes electricity, fuel oil, natural gas and fleet gasoline)	184,020	202,457	246,788	301,374	319,740
Total Electricity Consumption	133,995	146,105	180,213	205,704	228,680
Renewable Energy Certificates	134,003	144,030	164,048	174,985	189,339
Energy Intensity (MWh per FTE)	2.09	2.09	2.87	3.31	3.53
Energy Intensity (MWh per sq. ft.)	0.016	0.017	0.020	0.023	0.024
Waste (lbs.) ²	2021	2020	2019	2018	2017
Total Waste Generated	2,548,451	3,467,779	5,103,348	5,875,468	6,476,104
Total Waste to Landfill	1,033,121	1,339,314	2,182,607	2,460,497	2,800,881
Total Waste Recycled	1,515,331	2,128,466	2,920,740	3,414,971	3,675,223
Waste Diversion (% recycled)	59%	61%	57%	58%	57%
Enterprise-wide Food Donations to Local Communities (diversion from landfill)	78	451	2,092	—	—
Enterprise-wide E-waste	108,218	89,732	36,944	152,989	247,128
Water (kgals) ³	2021	2020	2019	2018	2017
Total Water Consumption	28,153	38,087	54,288	61,666	65,706
Water Intensity (kgals per FTE)	3.05	3.60	4.73	4.78	5.76
Water Intensity (kgals per sq. ft.)	0.01	0.01	0.01	0.0144	0.018

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. DUE TO METRICS AVAILABILITY, WASTE DIVERSION INCLUDES THE FOLLOWING OFFICES: AURORA, BRIDGEWATER, CONVENT STATION, DAYTON, JOHNSTOWN, NEW YORK, ORISKANY, SCRANTON, 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).

3. DUE TO METRICS AVAILABILITY, WATER DATA INCLUDES THE FOLLOWING OFFICES: AURORA, BRIDGEWATER, CONVENT STATION, CARY, DAYTON, JOHNSTOWN, NEW YORK, ORISKANY, SCRANTON, ST. LOUIS, TAMPA, TROY, WARWICK AND WHIPPANY.

ESG Scorecard

Environmental Data ¹			
2021 Scope 1 Emissions (Metric Tons CO2e)	Fuel Oil	Natural Gas	Transport Fuel
CO2			
Domestic	83	4,944	304
International	604	1,704	2,047
Total	687	6,648	2,350
CH4			
Domestic	0.041	2.329	0.015
International	0.471	0.803	0.091
Total	0.513	3.132	0.106
N2O			
Domestic	0.09	2.78	0.003
International	1.08	0.96	0.018
Total	1.18	3.73	0.021
Energy Consumption by Type (MWh)			2021
Electricity			133,995
Fuel (fuel oil, natural gas, transport fuel, district heat and cooling)			50,025
Total Energy Consumption			184,020

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.

ESG Scorecard

Community Data					
MetLife Foundation Grants (\$ in millions)	2021	2020	2019	2018	2017
Financial Inclusion	\$ 14.25	\$ 17.06	\$ 30.84	\$ 28.94	\$ 30.20
Health and Medical Research	\$ 1.99	\$ 1.80	\$ 0.50	\$ 0.79	\$ 0.89
Arts and Culture	\$ 0.52	\$ 0.80	\$ 1.22	\$ 1.20	\$ 1.34
Disaster Relief	\$ 0.10	\$ 0.61	\$ 0.09	\$ 0.27	\$ 0.64
Youth/Education	\$ 0.47	\$ 0.26	\$ 0.35	\$ 0.63	\$ 0.96
Community Improvement	\$ 7.15	\$ 13.04	\$ 2.03	\$ 1.86	\$ 1.82
Diversity and Inclusion	\$ 3.39	\$ 3.56	\$ 2.40	\$ 1.53	\$ 1.28
Employee Involvement	\$ 2.47	\$ 2.37	\$ 2.51	\$ 2.68	\$ 2.75
Total	\$ 30.34	\$ 39.50	\$ 39.94	\$ 37.90	\$ 39.88
MetLife Contributions by Source (\$ in millions)	2021	2020	2019	2018	2017
MetLife Foundation	\$ 30.34	\$ 39.50	\$ 39.94	\$ 37.90	\$ 39.88
Mexico and Korea Foundations	\$ 1.43	\$ 4.15	\$ 2.02	\$ 1.90	\$ 1.36
Corporate	\$ 2.03	\$ 2.86	\$ 3.37	\$ 4.58	\$ 3.65
Total	\$ 33.80	\$ 46.51	\$ 45.33	\$ 44.38	\$ 44.89

ESG Scorecard

Community Data		
Employee Volunteering	# of Volunteers	Total Hours
Volunteering by Region		
United States/Canada	5,677	17,627
Latin America	2,049	6,172
Asia	14,789	27,341
EMEA	2,935	10,703
Total	25,450	61,843

Innovation Management	2021	2020	2019	2018
Dollar Amount (in thousands) Invested in Product Development/Innovation	To be reported after Q4	\$ 301,014	\$ 329,876	\$ 409,724
Number of Associates Participating in Innovation Activities ¹	3,751	27,000+	5,000+	N/A
Number of Startups Engaged ²	203	323	295	264
Contracts with Startups that Have Been Fully Executed	14	19	10	10
Number of Innovation Challenges Run ³	10	32	24	16
Number of Experiments Launched ⁴	23	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.

ESG Scorecard

Supply Chain Management

	2021	2020	2019	2018
Total Diverse Business Partner Spend ¹ (in millions)	\$188	\$203	\$352	\$370
Percentage of Suppliers Covered by a Supply Chain Code of Conduct ²	100%	100%	N/A	N/A

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

	2021	2020	2019	2018
Percent of Employees Participating in Code of Business Ethics Training	98%	99%	98%	98%

1. IN 2018, THE SPEND BASIS TO DERIVE PERCENTAGE OF DIVERSE SPEND WAS REVISED TO REFLECT THE REMOVAL OF SPEND ADMINISTERED BY A MANAGED SERVICE PROVIDER.

2. METLIFE'S SUPPLIER CODE OF BUSINESS CONDUCT WAS PUBLISHED IN 2020 AND IS AVAILABLE ON THE EXTERNAL METLIFE GLOBAL PROCUREMENT WEBSITE. THE CODE REFERS TO ANY THIRD PARTY AND ITS PERSONNEL, INCLUDING SUBCONTRACTORS PROVIDING GOODS, SERVICES, AND/OR DELIVERABLES TO METLIFE. METLIFE DOES NOT REQUIRE SUPPLIERS TO PERFORM ATTESTATION.