

ESG Scorecard

MetLife's primary performance data across ESG indicators.

2022 Financial Data		
Total AUM ¹	\$ Billions	Percentage
Mortgage Loans	107.5	18.5%
Public Corporates	101.9	17.6%
Structured Products	61.2	10.6%
Private Corporates	54.9	9.5%
U.S. Government and Agency	48.2	8.3%
Foreign Government	42.3	7.3%
Private Infrastructure	29.4	5.1%
Real Estate Equity	28.6	4.9%
Cash and Short-Term Investments	27.5	4.8%
Common and Preferred Equity	17.5	3.0%
Alternatives	15.7	2.7%
Municipals	14.4	2.5%
Emerging Market Debt	12.9	2.2%
Bank Loans	6.0	1.0%
High Yield	5.2	0.9%
Private Structured Credit	5.2	0.9%
Middle Market Private Capital	1.4	0.2%
Total	579.8	100.0%

1. As of December 31, 2022. At estimated fair value. Dollars in billions. See Explanatory Note.

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Financial Data

Responsible Investments ¹ (Estimated Fair Value—\$ in millions)	2022	2021	2020	2019	2018
Impact Investments ²	\$ 266	\$ 282	\$ 243	\$ 240	\$ 230
Affordable Housing Investments	\$ 2,306	\$ 2,914	\$ 3,111	\$ 2,972	\$ 2,356
Green Investments ³	\$ 35,790	\$ 34,319	\$ 28,672	\$ 18,329	\$ 16,616
Infrastructure	\$ 24,576	\$ 28,171	\$ 27,249	\$ 23,318	\$ 17,109
Municipal Bonds ⁴	\$ 14,400	\$ 17,200	\$ 15,221	\$ 13,586	\$ 16,248
Total	\$ 77,338	\$ 82,886	\$ 74,496	\$ 58,445	\$ 52,559

Annual Responsible Investments (\$ in millions)	2022	2021	2020	2019	2018
Impact Investments	\$ 24	\$ 65	\$ 12	\$ 13	\$ 46
Affordable Housing Investments	\$ 416	\$ 227	\$ 200	\$ 333	\$ 640
Green Investments ³	\$ 5,600	\$ 6,085	\$ 3,883	\$ 1,031	\$ 1,082
Infrastructure	\$ 4,704	\$ 2,993	\$ 2,574	\$ 6,247	\$ 4,177
Municipal Bonds ⁴	\$ 3,544	\$ 4,343	\$ 3,945	\$ 2,291	\$ 1,386
Total	\$ 14,288	\$ 13,713	\$ 10,614	\$ 9,915	\$ 7,331

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, NGBS, 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; 5) public and private corporate green bonds; 6) Property Assessed Clean Energy (PACE) residential and commercial loans; and 7) sustainable agricultural loans.

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, 2022)			
Global Workforce Data (#s)	Total ^{1,2}	Female	Male
Employment Contract			
Regular	41,749	21,806	19,943
Temporary	1,260	822	438
Employment Type			
Full-time	42,706	22,390	20,316
Part-time	303	238	65
Workforce Breakdown			
Employees	43,009	22,628	20,381
Workforce by Region			
United States/Canada	14,596	8,920	5,676
Latin America	8,312	5,378	2,934
Asia	16,452	6,219	10,233
EMEA	3,649	2,111	1,538

1. Totals do not include employees whose gender is not recorded.

2. Metrics do not include PNB MetLife India, AmMetLife (Malaysia JV), MetLife Legal Plans (Hyatt Legal), Maxis, Versant or Ecuador.

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Workforce Data (at December 31, 2022)

Diversity Data

Employee and Board Diversity (%)	Sales	Non-Sales	Executive Leadership Team	Board of Directors
Gender ¹				
Female	42%	57%	25%	38%
Male	58%	43%	75%	62%
Age ¹				
< 30 Years	13%	15%	0%	0%
30-50 Years	62%	61%	25%	0%
> 50 Years	25%	24%	75%	100%
Ethnicity and Race ²				
White	86%	64%	80%	77%
Black or African American	4%	14%	10%	15%
Hispanic or Latino	6%	8%	10%	8%
Asian	1%	11%	0%	0%
American Indian or Alaska Native	0%	0%	0%	0%
Not Specified	0%	1%	0%	0%
Two or More Races	2%	2%	0%	0%
Native Hawaiian or Pacific Islander	0%	0%	0%	0%

1. Gender, ethnicity/race and age do not include unidentified personnel in our system. Metrics do not include PNB MetLife India, AmMetLife (Malaysia JV), MetLife Legal Plans (Hyatt Legal), Maxis, Versant or Ecuador.

2. U.S. only. Due to rounding, figures may not add up to 100%.

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Workforce Data (at December 31, 2022)

Diversity Data

Employee Diversity by Region ¹ (%)	US/Canada	Latin America	Asia	EMEA
Gender ²				
Female	61%	65%	38%	58%
Male	39%	35%	62%	42%
Age ²				
< 30 Years	11%	14%	17%	14%
30-50 Years	54%	70%	62%	71%
> 50 Years	35%	16%	21%	15%
Ethnicity and Race				
White	64%			
Black or African American	13%			
Hispanic or Latino	8%			
Asian	11%			
American Indian or Alaska Native	0%			
Not Specified	1%			
Two or More Races	2%			
Native Hawaiian or Pacific Islander	0%			

1. Due to rounding, figures may not add up to 100%.

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Workforce Data (at December 31, 2022)

Diversity Data

Industry-Leading Gender and Racial Diversity¹

	2022	2021
Global Female Management ² %	42.3%	41.2%
Global Female Nonmanagement ³ %	54.3%	54.2%
U.S. Ethnically and Racially Diverse Management ² %	26.6%	25.2%
U.S. Ethnically and Racially Diverse Nonmanagement ³ %	36.4%	35.0%
Gender Diversity for Officers ⁴ (VP+)—Global	29.4%	29.1%
Ethnic and Racial Diversity for Officers ⁴ (VP+)—U.S.	26.1%	26.7%

2022 Training Data

Employee Training and Performance Reviews

Average Hours of Training per Year⁵ (# of hours)

	Female	Male
Non-sales	14	15
Sales	15	7

Employees Receiving Regular Performance Reviews⁶ (% of employees)

	Female	Male
Non-sales	100%	99.9%
Sales	100%	100%

1. Metrics do not include PNB MetLife India, AmMetLife (Malaysia JV), MetLife Legal Plans (Hyatt Legal), Maxis, Versant or Ecuador.

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 PNB, non-standard grades (SLS grades), employees on extended leave or employees hired/re-hired on/after October 1, 2022.

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2022 New Hires and Terminations Data

New Hires^{1,2,3}	Female	Male
Total by Age Group (# of hires)	6,403	4,902
< 30 Years	2,059	1,960
30-50 Years	3,790	2,597
> 50 Years	552	345
Percentage by Age Group (% of hires)	57%	43%
< 30 Years	32%	40%
30-50 Years	59%	53%
> 50 Years	9%	7%
U.S. Ethnic and Racial Diversity⁴ (% of hires)		2022
Female		50%
Male		46%
Total		49%

1. Metrics do not include PNB MetLife India, AmMetLife (Malaysia JV), MetLife Legal Plans (Hyatt Legal), Maxis, Versant or Ecuador.

2. Gender, ethnicity/race 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. Ethnic and Racial Diversity is the percentage of employees in the United States who 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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2022 New Hires and Terminations Data

Terminations ^{1,2,3}	Female	Male
Total by Age Group (# of terminations)	4,994	3,980
< 30 Years	1,255	1,159
30-50 Years	3,045	2,242
> 50 Years	691	579
Percentage by Age Group (% of terminations)	56%	44%
< 30 Years	25%	29%
30-50 Years	61%	56%
> 50 Years	14%	15%
U.S. Ethnic and Racial Diversity⁴ (% of terminations)		2022
Female		47%
Male		41%
Total		45%

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 6-8 weeks short-term disability leave provided for childbirth and recovery

Employee Satisfaction

	2022	2021	2020	2019
Percentage of Employees Participating in Annual MyVoice Survey	85%	83%	84%	82%
Percentage of Employees Indicating a Favorable Response to “How happy are you working at MetLife?”	78%	78%	78%	75%

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3. Employee hires and terminations exclude impacts due to acquisitions and dispositions, as applicable.
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Environmental Data					
Built Environment	2022	2021	2020	2019	2018
Global Property (million sq. ft.) ¹	13.1	13.5	14.1	14.6	15.4
MetLife Occupiable Area (million sq. ft.) ¹	11.1	11.3	12.1	12.2	7.6
EPA ENERGY STAR (no. labeled buildings) ²	10	12	12	9	12
EPA ENERGY STAR (million sq. ft.) ^{2,6}	1.9	3.4	3.3	2.5	3.1
LEED (no. certified buildings)	41	26	22	22	21
LEED (million sq. ft.) ⁶	3.7	4.7	4.2	4.3	4.0
Fitwel Buildings (no. certified buildings)	3	3	3	3	—
Fitwel Buildings (million sq. ft.) ⁶	1.1	1.3	1.3	1.3	—
Other Green Buildings (no. certified buildings)	4	—	—	—	—
Other Green Buildings (million sq. ft.)	0.4	—	—	—	—
Carbon Neutrality & GHG Emissions (metric tons CO ₂ e) ^{3,7}	2022	2021	2020	2019	2018
Scope 1 Emissions	12,464	12,052	14,515	19,684	25,617
Scope 2 (location-based) Emissions	47,108	51,893	66,332	87,026	96,503
Scope 3 Emissions (global business travel) ⁴	7,079	2,151	3,224	25,183	26,381
Total Operational Emissions (Scope 1+2 and business travel) ⁴	66,651	66,096	84,071	131,893	148,540
Gross Market-based Scope 2 Emissions ⁵	7,667	9,231	23,191	30,776	31,285
Carbon Offsets	27,211	23,434	44,020	79,834	87,992
Emissions Intensity (metric tons CO ₂ e per FTE)	0.72	0.73	0.84	1.24	1.28
Emissions Intensity (metric tons CO ₂ e per sq. ft.)	0.005	0.006	0.007	0.009	0.009

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

2. U.S. managed office portfolio.

3. The inventory of GHG emissions from Scope 1, Scope 2 and Scope 3 business travel in 2022 for MetLife has been verified by Quantis according to ISO 14064-3. Please see [the full statement](#) for more information.

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

5. Includes Renewable Energy Certificates, and market-based global emissions were calculated historically.

6. Beginning in 2022, all green building metrics will be based on year-end MetLife occupiable area. Previous years data represents global property figures.

7. Starting with the 2022 report year and going forward, MetLife's estimation methodology will be based on reporting-year average intensity actual values for electricity and natural gas. In previous years, the estimation factors used were static year to year and were developed based on actual values from 2015. The new factors more accurately reflect energy efficiency efforts as well as hybrid work schedule for many office occupants.

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Environmental Data					
Energy (MWh)	2022	2021	2020	2019	2018
Total Energy (includes electricity, fuel oil, natural gas and fleet gasoline)	174,132	184,020	202,457	246,788	301,374
Total Electricity Consumption	126,732	133,995	146,105	180,213	205,704
Renewable Energy Certificates	111,692	134,003	144,030	164,048	174,985
Energy Intensity (MWh per FTE)	2.11	2.09	2.09	2.87	3.31
Energy Intensity (MWh per sq. ft.)	0.016	0.016	0.017	0.020	0.023
Waste (lbs.)¹	2022	2021	2020	2019	2018
Total Waste Generated	3,222,142	2,548,451	3,467,779	5,103,348	5,875,468
Total Waste to Landfill	1,478,615	1,033,121	1,339,314	2,182,607	2,460,497
Total Waste Recycled	1,743,527	1,515,331	2,128,466	2,920,740	3,414,971
Waste Diversion (% recycled)	54%	59%	61%	57%	58%
Enterprise-wide Food Donations to Local Communities (diversion from landfill)	3,320	78	451	2,092	—
Enterprise-wide E-waste	163,983	108,218	89,732	36,944	152,989
Water (kgals)¹	2022	2021	2020	2019	2018
Total Water Consumption	34,547	28,153	38,087	54,288	61,666
Water Intensity (kgals per FTE)	4.78	3.05	3.60	4.73	4.78
Water Intensity (kgals per sq. ft.)	0.01	0.01	0.01	0.01	0.0144

1. 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).

2. 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.

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Environmental Data			
2022 Scope 1 Emissions (Metric Tons CO2e)	Fuel Oil	Natural Gas	Transport Fuel
CO2			
Domestic	108	4,396	468
International	367	1,157	2,867
Total	475	5,554	3,335
CH4			
Domestic	0.109	2.071	0.150
International	0.369	0.545	2.543
Total	0.478	2.617	2.693
N2O			
Domestic	0.252	2.469	0.525
International	0.858	0.650	26.848
Total	1.110	3.119	27.373
Energy Consumption by Type (MWh)			2022
Electricity			126,732
Fuel (fuel oil, natural gas, transport fuel, district heat and cooling)			47,400
Total Energy Consumption			174,132

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Community Data					
MetLife Foundation Grants (\$ in millions)					2022
Economic Inclusion					\$ 9.59
Financial Health					\$ 16.30
Resilient Communities					\$ 9.16
Employee Engagement					\$ 2.87
Total					\$ 37.92
MetLife Contributions by Source (\$ in millions)	2022	2021	2020	2019	2018
MetLife Foundation	\$ 37.92	\$ 30.34	\$ 39.50	\$ 39.94	\$ 37.90
Mexico and Korea Foundations	\$ 0.82	\$ 1.43	\$ 4.15	\$ 2.02	\$ 1.90
Corporate	\$ 2.03	\$ 2.03	\$ 2.86	\$ 3.37	\$ 4.58
Total	\$ 40.77	\$ 33.80	\$ 46.51	\$ 45.33	\$ 44.38
2022 Employee Volunteering				Volunteers Acts	Total Hours
Volunteering by Region					
United States/Canada				9,616	34,124
Latin America				7,507	16,153
Asia				14,467	51,916
EMEA				2,194	7,601
Total				33,784	109,794

ESG Scorecard

Supply Chain Management	2022	2021	2020	2019
Total Diverse Business Partner Spend (\$ in millions)	\$192	\$188	\$203	\$352
Percentage of Suppliers Covered by a Supply Chain Code of Conduct ¹	100%	100%	100%	N/A

Privacy Protection/Information Security

Number of Complaints Concerning Breaches of Customer Privacy Received from Outside Parties and Substantiated by MetLife

MetLife has a long-standing commitment to protect the security, confidentiality and integrity of personal information, and to comply with all applicable privacy and data protection laws and regulations. To this end, MetLife has a Global Privacy and Data Protection Policy that establishes enterprise-wide minimum standards on the collection, use and protection of personal information. Like other organizations, MetLife occasionally experiences data incidents, which may be described generally as the unauthorized access, loss, disclosure or misdirection of personal information. Should one of these incidents occur, MetLife has an incident response team that takes immediate steps to minimize any impact on the data subject, follow applicable legal requirements, and investigate and correct the root cause, if needed, to help prevent future incidents. The team includes privacy and security professionals, lawyers and associates in our lines of business.

Risk Management	2022 ²	2021	2020	2019
Percent of Employees Participating in Code of Business Ethics Training	98%	98%	99%	98%

1. 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.

2. Data includes completions as of March 13, 2023 for courses assigned on or after Saturday, January 1, 2022 and before Sunday, January 1, 2023.