MetLife

Sustainability Scorecard

The following charts outline MetLife's primary performance data across business, sustainability and environmental, social and governance indicators.

2024 Financial Data

Total Assets Under Management (Total AUM)[1]		$ Billions	Percentage of Total AUM
Mortgage Loans	$	107.7	18%
Public Corporates		99.6	17%
Structured Products		69.9	12%
Private Corporates		57.9	10%
U.S. Government and Agency		54.5	9%
Private Infrastructure		36.6	6%
Foreign Government		35.1	6%
Cash and Short-Term Investments		26.8	4%
Real Estate Equity		23.5	4%
Common and Preferred Equity		21.2	4%
Alternatives		18.3	3%
Emerging Market Debt		14.8	2%
Municipals		12.1	2%
Private Structured Credit		7.4	1%
Bank Loans		5.8	1%
High Yield		4.5	1%
Middle Market Private Capital		1.2	0.2%
Total	**$**	**596.9**	**100%**

1 As of December 31, 2024. At estimated fair value. Cash and Short-Term Investments includes cash equivalents. See Explanatory Note.

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Financial Data

MetLife's General Account (GA) Investment Portfolio Responsible Investments[1] (Estimated Fair Value—$ in millions)	2024	2023	2022	2021	2020
Infrastructure[2]	$ 23,490	$ 20,300	$ 17,216	$ 19,995	$ 18,732
Green Investments[3]	26,653	24,624	21,240	20,538	17,703
Municipal Bonds[4]	9,762	11,171	12,152	14,213	13,722
Affordable Housing Investments[5]	2,076	2,198	1,810	2,455	2,652
Impact Investments[6]	243	256	233	249	206
Total	**$ 62,224**	**$ 58,549**	**$ 52,651**	**$ 57,450**	**$ 53,015**

MetLife's GA Investment Portfolio Annual Responsible Investments[1, 7] ($ in millions)	2024	2023	2022	2021	2020
Infrastructure[2]	$ 4,249	$ 2,083	$ 3,149	$ 2,508	$ 1,936
Green Investments[3]	2,665	1,997	3,810	3,902	2,579
Municipal Bonds[4]	471	459	2,260	1,092	2,116
Affordable Housing Investments[5]	594	355	277	150	179
Impact Investments[6]	19	66	24	65	12
Total	**$ 7,998**	**$ 4,960**	**$ 9,520**	**$ 7,717**	**$ 6,821**

1 Investments that intend to achieve both a market financial return and promote social and/or environmental benefits. Responsible investments at MetLife include infrastructure, green, municipal bonds, affordable housing and impact investments. Values represent investments at estimated fair value as of year-end within MetLife's GA investment portfolio, managed or advised by MetLife Investment Management, LLC and certain of its affiliates (MIM). MetLife may periodically refine or otherwise modify its definitions and the components thereof based on data availability or other factors.
2 Includes infrastructure investments supporting airports, ports, transportation (roads, rail and bridges), transmission, energy management systems, social infrastructure (stadiums, housing and courthouses), data centers, metering, telecom and water.
3 MetLife currently defines green investments to include: 1) real estate equity properties that are certified by third-party sustainability certifications; 2) commercial mortgage loans secured by LEED, BREEAM and/or ENERGY STAR®-certified real estate; 3) renewable energy generation projects, including wind and solar; 4) renewable energy ground leases; 5) ESPCs; 6) public and private green bonds and loans; 7) PACE residential and commercial loans; and 8) sustainable agriculture and timberland loans.
4 Municipal bonds include bonds or notes issued by or on behalf of U.S. states or territories or their political subdivisions, or agencies or instrumentalities of states or territories, their political subdivisions or municipal corporations. Includes taxable and tax-exempt debt securities issued by entities exempt from income taxes under Section 501(c)(3) of the U.S. Internal Revenue Code.
5 MetLife invests in high-quality housing projects that seek to build financial health and bring benefits to communities.
6 Impact investments are investments made with the intention to generate positive, measurable social and environmental impact alongside a financial return (Global Impact Investment Network definition). This activity includes MetLife's GA investment portfolio and a smaller volume of MetLife Foundation assets.
7 Represents investments sourced in the year.

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Workforce Data (at December 31, 2024)

Global Workforce Data (#s)[1]	Total	Female	Male
Employment Contract			
Regular	**44,709**	23,602	21,107
Temporary	**783**	477	306
Employment Type			
Full-Time	**45,204**	23,875	21,329
Part-Time	**288**	204	84
Workforce Breakdown			
Employees	**45,492**	24,079	21,413
Workforce By Region			
United States/Canada	**15,991**	9,919	6,072
Latin America	**8,182**	5,106	3,076
Asia	**17,542**	6,847	10,695
Europe, the Middle East and Africa	**3,777**	2,207	1,570

1 Gender, ethnicity/race and age do not include unidentified personnel in our system.

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Workforce Data (at December 31, 2024)				
Demographic Information	**Sales**	**Non-Sales**	**Executive Leadership Team**	**Board of Directors**
Employee and Board Demographics (%)				
Gender[1]				
Female	41%	57%	36%	39%
Male	59%	43%	64%	62%
Age[1]				
< 30 Years	10%	15%	0%	0%
30–50 Years	61%	60%	18%	0%
> 50 Years	29%	26%	82%	100%
Ethnicity and Race[1,2]				
White[3]			64%	69%
Black or African American			18%	23%
Hispanic or Latino			0%	8%
Asian			0%	0%
American Indian or Alaska Native			0%	0%
Not Specified			18%	0%
Two or More Races			0%	0%
Native Hawaiian or Pacific Islander			0%	0%

For additional breakdowns of ethnicity and race data, please see our EEO-1 report.

1 Gender, ethnicity/race and age do not include unidentified personnel in our system.
2 U.S. only. Due to rounding, figures may not add up to 100%.
3 Includes those individuals self-identifying their race and ethnicity as Middle Eastern/North African.

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Workforce Data (at December 31, 2024)				
Demographic Information[1]	**U.S.**	**Latin America**	**Asia**	**EMEA**
Employee Demographics by Region (%)				
Gender[1,2]				
Female	62%	62%	39%	58%
Male	38%	38%	61%	42%
Age[1,2]				
< 30 Years	10%	12%	17%	13%
30–50 Years	53%	70%	60%	69%
> 50 Years	37%	18%	23%	18%

Demographic Information[1]	2024	2023
Workforce Demographic Information		
Global Female Management %[3]	44.0%	43.0%
Global Female Nonmanagement %[4]	54.6%	54.4%
U.S. Ethnically and Racially Diverse Management %[3]	29.1%	27.5%
U.S. Ethnically and Racially Diverse Nonmanagement %[4]	39.9%	37.6%
Global Female Officers (VP+)[5]	32.5%	30.4%
U.S. Ethnically and Racially Diverse Officers (VP+)[5]	26.7%	27.2%

1 Gender, ethnicity/race and age do not include unidentified personnel in our system.
2 U.S. only. Due to rounding, figures may not add up to 100%.
3 Management population is defined as any active employee who has at least one direct report.
4 Nonmanagement population is defined as any active employee who does not have any direct reports.
5 The Officer population is a subset of overall management that is a reflection of the leadership of the organization. It includes all MetLife employees at the Vice President (VP) level or above.

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2024 Training Data and Performance Review

Employee Training and Performance Reviews	Female	Male
Average Hours of Training Per Year (# of Hours)[1]		
Non-Sales	16	18
Sales	14	8
Employees Receiving Regular Performance Reviews (% of Employees)[2]		
Non-Sales	100%	100%
Sales	100%	100%

2024 New Hires and Terminations Data

New Hires[3,4]	Female	Male
Total by Age Group (# of Hires)	**5,154**	**4,000**
< 30 Years	1,702	1,557
30–50 Years	2,970	2,167
> 50 Years	482	276
Percentage by Age Group (% of Hires)	**56%**	**44%**
< 30 Years	33%	39%
30–50 Years	58%	54%
> 50 Years	9%	7%

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 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 non-standard grades (local grades and most sales grades), employees with gender data not provided, employees on extended leave or employees hired/re-hired on/after October 1, 2024.
3 Gender, ethnicity/race and age metrics do not include employees who have not self-identified or with missing data.
4 Employee hires (new employees who joined MetLife from outside of the Company) and terminations (active employees who have left MetLife) exclude impacts due to acquisitions and divestitures, as applicable.

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2024 New Hires and Terminations Data		
Terminations[1,2]	**Female**	**Male**
Total by Age Group (# of Terminations)	**4,854**	**3,674**
< 30 Years	1,052	1,005
30–50 Years	3,029	2,031
> 50 Years	773	638
Percentage by Age Group (# of Terminations)	**57%**	**43%**
< 30 Years	22%	27%
30–50 Years	62%	55%
> 50 Years	16%	17%

Employee Benefits	
Paid Parental Leave Benefits	8 weeks for “primary caregivers”; 2 weeks for “non-primary caregivers”; additional 6–8 weeks short-term disability leave provided for childbirth and recovery: • Primary Caregiver is an individual who has the primary responsibility (more than 50%), during normal work hours over the course of parental leave, for the immediate care and welfare of the newborn child or child placed in the employee’s home for adoption. • Non-Primary Caregiver is an individual who does not have primary responsibility, during normal work hours over the course of parental leave, for the care and welfare of the newborn child or child placed in the employee’s home for adoption. Full-time and part-time employees who are scheduled to work a minimum of 20 hours a week, have at least one year of continuous employment, and any of the following relationships are eligible for paid parental leave (PPL): • Biological parent of a newborn child; • A relationship to the birth parent or adopting parent through marriage, domestic partnership or civil union at the time the employee requests PPL; or • Adopting parent of an unmarried child up to age eighteen (18), or a child incapable of self-care up to age twenty-one (21).

1 Gender, ethnicity/race and age metrics do not include employees who have not self-identified or with missing data.
2 Employee hires (new employees who joined MetLife from outside of the Company) and terminations (active employees who have left MetLife) exclude impacts due to acquisitions and divestitures, as applicable.

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Employee Satisfaction				
	2024	2023	2022	2021
Percentage of Employees Participating in Annual MyVoice Survey	84%	85%	85%	83%
Percentage of Employees Indicating a Favorable Response to "How happy are you working at MetLife?"	83%	82%	78%	78%

Environmental Data[1]	
2030 Interim Targets (set in 2022)[2]	**2024**
Reduce Scope 1, 2 and 3 business travel greenhouse gas (GHG) emissions by 50% from 2019 baseline	44%
Two-thirds of top suppliers by spend set emissions-reduction goals	69%
Reduce GHG emissions for real estate equity investments by 50% from 2019 baseline	9%
Engage emitters responsible for at least 50% of public corporate debt financed emissions on climate annually	55%

GHG Operational Emissions (metric tons CO_2e)[3]	2024	2023	2019
Scope 1 Emissions	10,611	11,853	18,342
Scope 2 (location-based) Emissions	38,386	40,657	68,122
Scope 3 Emissions (global business travel)[4]	24,253	20,084	44,276
Total Operational Emissions: Scope 1 and 2 (location) and Business Travel	**73,250**	**72,594**	**130,740**

Carbon Neutrality (metric tons CO_2e)[5]	2024	2023	2019
Scope 2 (market-based) Emissions	7,987	7,687	30,776
Total Operational Emissions: Scope 1 and 2 (market) and Business Travel	42,851	39,624	93,394
Carbon Offsets	42,851	39,624	79,834

1 Historical energy, GHG emissions and square footage data was updated to account for structural changes, methodology enhancements and corrections in line with the GHG Protocol. Electricity consumption from renewable sources and carbon offsets reflect the totals at the time of original reporting. The previously reported 2019 amounts and the percentage change to the revised 2019 amounts were: i) Scope 1 Emissions: 19,684 and 7% decrease, ii) Scope 2 (location-based) Emissions: 87,026 and 22% decrease, iii) Scope 3 Emissions (global business travel): 25,183 and 76% increase, iv) Total Operational Emissions (Scope 1 and 2 and business travel): 131,893 and 1% decrease; v) Global Property (million sq. ft.): 14.6 and 8% decrease; vi) MetLife Occupiable Area (million sq. ft.): 12.2 and 10% decrease; vii) Emissions Intensity (metric tons CO_2e per sq. ft.): 0.009 and 11% decrease; viii) Total Energy (includes electricity, fuel oil, natural gas and transport fuel): 246,788 and 6% decrease; ix) Total Electricity Consumption: 180,213 and 6% decrease; and x) Energy Intensity (MWh per sq. ft.): 0.020 and 5% increase.
2 Learn more about our approach to Net Zero. Note: real estate equity emissions are based on year-end 2023 emissions data. See "MetLife's GA Investment Portfolio Real Estate GHG Financed Emissions" for additional details.
3 The inventory of GHG emissions from Scope 1, Scope 2 and Scope 3 business travel in 2024 for MetLife has been verified by Keramida according to International Organization for Standardization (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 MetLife's carbon neutrality efforts apply to global owned and leased offices, global vehicle fleets (Scope 1 and 2 emissions) and employee business travel (Scope 3 Category 6).

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Environmental Data

MetLife Office Metrics	2024	2023	2019
Global Property (million sq. ft.)[1]	10.9	11.0	13.4
MetLife Occupiable Area (million sq. ft.)	9.2	9.3	11.0
Emissions Intensity (metric tons CO2e per sq. ft.)	0.005	0.006	0.008
Emissions Intensity (metric tons CO2e per revenue)[2]	0.000001		

2024 Energy Consumption (MWh)	Renewable Sources	Non-Renewable Sources	Total
Consumption of Fuel (includes fuel oil, natural gas and transport fuel)	0	38,215	38,215
Consumption of Purchased or Acquired Electricity	96,615	16,969	113,584
Consumption of Self-Generated Non-Fuel Energy	26	0	26
Consumption of Purchased or Acquired Steam	0	783	783
Consumption of Purchased or Acquired Cooling	0	2	2
Total Energy Consumption	**96,641**	**55,969**	**152,610**
Energy Intensity (MWh per sq. ft.)			0.017
Energy Intensity (MWh per revenue)[3]			0.000002

1 Property figures represent the year-end square footage of our real estate portfolio.
2 Emissions Intensity (metric tons CO2e per revenue) is calculated using MetLife's total revenue. See MetLife's 2024 10-K for more information.
3 Energy Intensity (MWh per revenue) is calculated using MetLife's total revenue. See MetLife's 2024 10-K for more information.

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Environmental Data

Green and Healthy Buildings[1]	2024	2023
EPA ENERGY STAR® (no. labeled buildings)	23	28
EPA ENERGY STAR® (million sq. ft.)	2.4	2.7
LEED (no. certified buildings)	36	36
LEED (million sq. ft.)	3.4	3.6
Fitwel Buildings (no. certified buildings)	5	4
Fitwel Buildings (million sq. ft.)	1.3	1.1
Other Green Buildings (no. certified buildings)	9	7
Other Green Buildings (million sq. ft.)	0.4	0.2

U.S. Waste Diversion (lbs.)[2]	2024	2023	2022	2021	2020
Total Waste Generated	3,644,782	3,417,408	3,222,142	2,548,451	3,467,779
Total Waste to Landfill	1,733,398	1,682,658	1,478,615	1,033,121	1,339,314
Total Waste Diverted from Landfill (includes recycling, shredding, composting, donations and E-waste)	1,911,384	1,734,750	1,743,527	1,515,331	2,128,466
Waste Diversion (% diverted from landfill)	52%	51%	54%	59%	61%

Additional U.S. Waste Metrics (lbs.)[3]	2024	2023	2022	2021	2020
Food Donations to Local Communities (diversion from landfill)	22,565	7,176	3,320	78	451
E-waste (refurbished, refreshed or recycled by original vendors)	130,552	165,669	163,983	108,218	89,732
Compost	347,160				

U.S. Water (kgals)[4]	2024	2023	2022	2021	2020
Total Water Consumption	36,280	37,612	34,547	28,153	38,087
Water Intensity (kgals per sq. ft.)	0.01	0.01	0.01	0.01	0.01

1 MetLife occupied buildings. Does not include MIM managed or MetLife GA investment portfolio assets.
2 Due to metrics availability, for all years, waste diversion includes the following offices: Aurora, IL; Bridgewater, NJ; Convent Station, NJ; Dayton, OH; New York, NY; Oriskany, NY; Scranton, PA; Tampa, FL; Troy, NY; Warwick, RI and Whippany, NJ. For years prior to and including 2022, the amount includes Johnstown, PA.
3 Additional U.S. waste metrics include offices in the U.S. where data is available.
4 Due to metrics availability, for all years, water data includes the following offices: Aurora, IL; Bridgewater, NJ; Cary, NC; Convent Station, NJ; Dayton, OH; New York, NY; Oriskany, NY; Scranton, PA; Tampa, FL; Troy, NY; Warwick, RI and Whippany, NJ. For years prior to and including 2022, the amount includes Johnstown, PA. Starting in 2023, Cleveland, OH is included.

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Environmental Data

MetLife's GA Investment Portfolio Real Estate GHG Financed Emissions (metric tons CO2e)[1]	2023	2022	2019	2023 Change from 2019
Absolute Financed Emissions (location-based)—Scope 1	2,326	2,327	1,892	23%
Absolute Financed Emissions (location-based)—Scope 2	14,956	15,679	14,491	3%
Absolute Financed Emissions (location-based)—Scope 3	189,923	183,986	211,484	(10)%
Total Absolute Financed Emissions (location-based)	**207,205**	**201,992**	**227,867**	**(9)%**
Location-Based Financed Emissions Intensity (kgCO2e/sq ft)	2.5	2.6	3.1	(18)%
Market-Based Financed Emissions Intensity (kgCO2e/sq ft)	2.4	2.5	3.1	(22)%

2030 Environmental Initiatives	Progress
Maintain carbon neutrality annually for our global offices, vehicle fleets and employee business travel.	• Achieved carbon neutrality in 2024, for the ninth consecutive year
Achieve green and healthy building certification for at least 40% of our global office portfolio (by square footage).	• Currently at 49% green and healthy buildings for our global offices by square footage
Plant 5 million trees to contribute to the resiliency of communities globally.	• 2.4 million trees planted since 2020 (see page 40 for more details)
Originate $25 billion of MetLife's GA investment portfolio new green investments.	• Invested approximately $2.7 billion in green investments in 2024, reaching $15 billion in MetLife's GA investment portfolio green investments since 2020

1 It should be noted that the Company generally recognizes the one-year lag in emissions information available and that real estate investment emissions reported by MIM for MetLife's GA investment portfolio are separate and distinct from the operational emissions reported by MetLife, Inc. for its corporate offices (both owned and leased). See Explanatory Note for additional information about MetLife's GA assets under management.

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Community Data

MetLife Foundation Grants ($ in millions)	2024
Economic Inclusion	$ 14.18
Financial Health	$ 11.45
Resilient Communities	$ 11.66
Employee Engagement	$ 2.10
Total	**$ 39.39**

MetLife Contributions by Source ($ in millions)	2024	2023	2022	2021	2020
MetLife Foundation	$ 39.39	$ 37.40	$ 37.92	$ 30.34	$ 39.50
Mexico and Korea Foundations	1.39	$ 0.93	0.82	1.43	4.15
Corporate	2.28	$ 2.12	2.03	2.03	2.86
Total	**$ 43.06**	**$ 40.45**	**$ 40.77**	**$ 33.80**	**$ 46.51**

2024 Employee Volunteering	Total Hours
Volunteering by Region	
U.S./Canada	57,424
Latin America	40,340
Asia	64,991
EMEA	16,176
Total	**178,931**

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Supply Chain Management

	2024	2023	2022	2021
Total U.S. Inclusive Business Partner Spend ($ in millions)	$ 239	$ 180	$ 192	$ 188
Percentage of Suppliers Covered by a Supply Chain Code of Conduct	100%	100%	100%	100%

Privacy Protection/Information Security

Number of Complaints Concerning Breaches of Customer Privacy Received from Outside Parties and Substantiated by MetLife	MetLife has a longstanding commitment to protect the security, confidentiality and integrity of personal information, and to comply with applicable privacy and data protection laws and regulations. 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, 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. For disclosure on MetLife's cybersecurity management, strategy and governance, please see Item 1C. Cybersecurity of the 2024 Form 10-K.

Risk Management

	2024	2023	2022	2021
Percent of Employees Participating in Code of Business Ethics Training	98%	99%	98%	98%

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