MetLife

Forward-Looking Statements

This report may contain or incorporate by reference information that includes or is based upon forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements give expectations or forecasts of future events and do not relate strictly to historical or current facts. They use words and terms such as “anticipate,” “are confident,” “assume,” “believe,” “continue,” “could,” “estimate,” “expect,” “if,” “intend,” “likely,” “may,” “plan,” “potential,” “project,” “should,” “target,” “will,” “would” and other words and terms of similar meaning or that are otherwise tied to future periods or future performance, in each case in all derivative forms. They include statements relating to strategy, goals and expectations concerning our market position, future operations, margins, profitability, capital expenditures, liquidity and capital resources, other financial and operating information, and sustainability-related plans and goals. By their nature, forward-looking statements: speak only as of the date they are made; are not statements of historical fact or guarantees of future performance; and are subject to risks, uncertainties, assumptions or changes in circumstances that are difficult to predict or quantify.

Our expectations, beliefs and projections are expressed in good faith, and we believe there is a reasonable basis for them. However, there can be no assurance that management’s expectations, beliefs and projections will result or be achieved, and actual results may vary materially from what is expressed in or indicated by the forward-looking statements.

Many factors determine Company results, and they involve unpredictable risks and uncertainties. Our forward-looking statements depend on our assumptions, our expectations and our understanding of the economic environment, but they may be inaccurate and may change. We do not guarantee any future performance.

Our results could differ materially from those we express or imply in forward-looking statements. The risks, uncertainties and other factors identified in MetLife, Inc.’s filings with the U.S. Securities and Exchange Commission (SEC), and others, may cause such differences.

These factors include:

1. economic condition difficulties, including risks relating to interest rates, the effects of announced or future tariff increases on the global economy, credit spreads, declining equity or debt markets, changes in the value of assets under management, real estate, obligors and counterparties, government default or shutdown, currency exchange rates, derivatives, climate change, public health, terrorism and security;
2. global capital and credit market adversity;
3. credit facility inaccessibility;
4. financial strength or credit ratings downgrades;
5. unavailability, unaffordability or inadequate reinsurance, including reinsurance risks that arise from reinsurers’ credit risk, and the potential shortfall or failure of risk mitigants to protect against such risks;
6. statutory life insurance reserve financing costs or limited market capacity;
7. legal, regulatory, and supervisory and enforcement policy changes;
8. changes in tax rates, tax laws or interpretations;
9. litigation and regulatory investigations;
10. unsuccessful efforts to meet all sustainability standards or to enhance our sustainability;
11. MetLife, Inc.’s inability to pay dividends and repurchase common stock;
12. MetLife, Inc.’s subsidiaries’ inability to pay dividends to MetLife, Inc.;
13. investment defaults, downgrades or volatility;
14. investment sales or lending difficulties;
15. collateral or derivative-related payments;
16. investment valuations, allowances or impairments changes;
17. claims or other results that differ from our estimates, assumptions or models;
18. global political, legal or operational risks;
19. business competition;
20. technological changes;
21. catastrophes;
22. climate changes or responses to it;
23. deficiencies in our closed block;
24. goodwill or other asset impairment, or deferred income tax asset allowance;
25. impairment of value of business acquired, value of distribution agreements acquired or value of customer relationships acquired;
26. product guarantee volatility, costs and counterparty risks;
27. risk management failures;
28. insufficient protection from operational risks;
29. failure to protect confidentiality, integrity or availability of systems or data or other cybersecurity or disaster recovery failures;
30. accounting standards changes;
31. excessive risk-taking;
32. marketing and distribution difficulties;
33. pension and other postretirement benefit assumption changes;
34. inability to protect our intellectual property or avoid infringement claims;
35. acquisition, integration, growth, disposition or reorganization difficulties;
36. Brighthouse Financial, Inc. separation risks;
37. MetLife, Inc.’s Board of Directors influence over the outcome of stockholder votes through the voting provisions of the MetLife Policyholder Trust; and
38. legal- and corporate governance-related effects on business combinations.

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MetLife, Inc. does not undertake any obligation to publicly correct or update any forward-looking statement if MetLife, Inc. later becomes aware that such statement is not likely to be achieved. Please consult any further disclosures MetLife, Inc. makes on related subjects in subsequent reports to the SEC. Additional information about MetLife's general account (GA) investment portfolio is available in MetLife, Inc.'s quarterly financial materials, which may be accessed through MetLife's Investor Relations webpage at https://investor.metlife.com.

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