

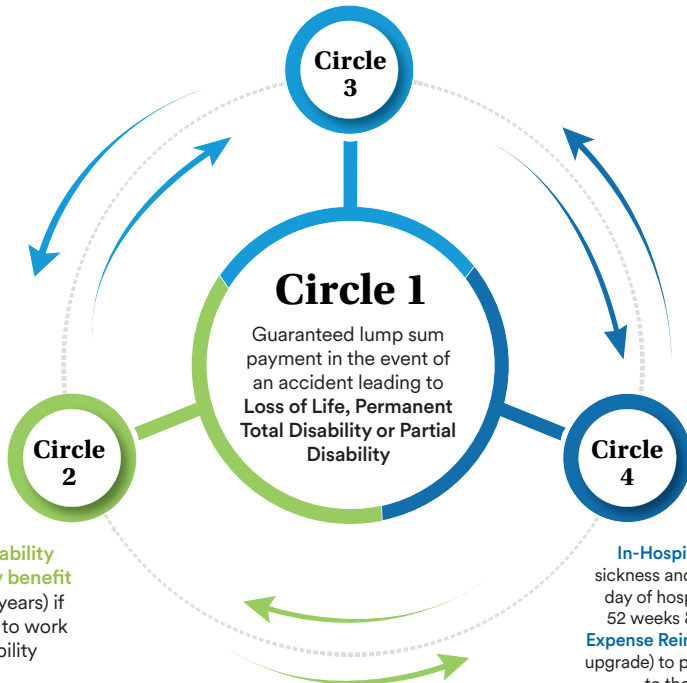
Customizable accident and sickness coverage with Circles of Protection



What is Circles of Protection?

Circles of Protection (COP) is a comprehensive plan which provides financial protection and support in case of loss of life or disability due to an accident. The plan can be customized to expand your level, or “circles,” of protection beyond a life benefit, and cover other unexpected costs arising from sickness or injury due to accident, such as hospital stays or medical treatment.

Accident Medical Expense Reimbursement
to cover accident-related medical expenses



About MetLife

MetLife, Inc., through our affiliates and subsidiaries ("MetLife"), has helped generations of people around the world protect their families and finances. We are one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to our individual and institutional customers. MetLife has operations in more than 40 markets globally and holds leading positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

With a heritage going back 155 years, MetLife has an adaptable business model that has enabled us to grow quickly, across a wide range of markets and distribution channels, under a variety of economic, social and political conditions.

MetLife Globally

<p>155 years of operation¹</p>	<p>~45,000 employees worldwide²</p>	<p>Provide service and products in 40+ global markets</p>
<p>No. 54 on the 2023 Fortune 500® list</p>	<p>Financial Strength Ratings³</p> <ul style="list-style-type: none"> A.M. Best Company, Inc. A+ Fitch Ratings AA- Moody's Investors Service Aa3 Standard & Poor's Ratings Services AA- 	<p>\$600 billion total assets under management^{4,5}</p>

MetLife in the Gulf

<p>65 YEARS heritage in the region</p>	<p>Number of customers in the Gulf and LEVANT: 900,000+</p>	<p>Number of employees in the Gulf OVER 700</p>
<p>8 COUNTRIES presence in UAE, Bahrain, Oman, Kuwait, Qatar and LEVANT (Egypt, Lebanon and Jordan)</p>	<p>\$276M Claims paid in 2022</p>	<p>99% Successful claims payout rate</p>

Awards and Recognitions in Gulf

#1 insurance brand in the UAE

Understands its customers, flexible, future oriented and genuine⁶.



MENA IR Insurance Awards



MENA Insurance Awards



Middle East Insurance Industry Awards



UAE Insurance Authority



Digital Excellence Awards
Cerebrum of the 3rd Annual Concierge



Middle East Insurance Industry Awards



UAE Insurance Authority



Middle East Insurance Industry Awards

1 As of March 24, 2023.

2 As of December 31, 2022. Headcount includes AmMetLife (Malaysia JV), MetLife Legal Plans (Hyatt Legal), Maxis, Versant and Ecuador.

3 Financial Strength Ratings for the Metropolitan Life Insurance Company and the Metropolitan Tower Life Insurance Company as of August 2, 2023.

4 See MetLife's 2022 Sustainability Report for more information. Visit metlife.com/sustainability.

5 At estimated fair value as of December 31, 2022. Represents assets managed by MetLife Investment Management and certain of its affiliates (MIM). Additional information about MetLife's total assets under management is available under "Fact Sheets" on the MetLife Investor Relations website at <https://investor.metlife.com>.

6 IPSOS - Insurance Brand Healthy Study - Retail Insurance Category 2019.