



Computershare
PO Box 43006
Providence, RI 02940-3006
Within USA, US territories & Canada 800 649 3593
Outside USA, US territories & Canada 201 680 6578
Hearing Impaired (TDD) 201 680 6611
www.computershare.com/metlife

The IRS requires that we report the cost basis of certain shares acquired after January 1, 2011 and then sold. Shares transferred out of an account will be done using our default cost basis calculation of first in, first out (FIFO) unless otherwise instructed. Please visit our website, review the enclosed FAQ, or consult your tax advisor if you need additional information about cost basis.

PLEASE REFER TO THE ENCLOSED INSTRUCTIONS TO GUIDE YOU IN COMPLETING THE COMMON STOCK TRANSFER REQUEST FORM.

Dear Sir/Madam,

As requested, enclosed are the form and instructions needed to transfer common stock of MetLife, Inc. (the "Company"). We have enclosed:

- A **Common Stock** Transfer Request form;
- Form W-9 Request for Taxpayer Identification Number and Certification; and
- Instructions to guide you in completing the form

What you need to do:

- Complete Sections 1 - 4 of the Common Stock Transfer Request form.
- This form is for MetLife, Inc. common stock ("Common Stock") only. If you wish to transfer interests in shares of Common Stock held in the MetLife Policyholder Trust, please use the Policyholder Trust Transfer Request Form. You can access this form online at www.computershare.com/metlife or call 1-800-649-3593 and follow the prompts.
- Only common stock will be transferred using this form. **Any Policyholder Trust shares will not be transferred.**
- The authorized person(s) **MUST** sign section 4.
- Note that in order to safeguard against fraud, we require a Medallion Signature Guarantee Stamp to process this transfer request. However, you may be eligible to utilize Computershare's Medallion Waiver Option in place of the Medallion Signature Guarantee Stamp if (i) you are a U.S. resident, (ii) your total account value for this stock is under \$10,000, (iii) you submit your transfer request form with the required documentation and a check payable to Computershare in the non-refundable amount of \$50, and (iv) you enclose a copy of a government issued photo ID such as a license or passport.
- Complete and sign the enclosed Form W-9 with the Taxpayer Identification Number of the new owner.
- If you are transferring Certificated Shares, the original stock certificate(s) must be submitted for your transfer to be completed.
- Return the completed pages together with any requested documents to Computershare:

By Regular Mail
Computershare
PO Box 43006
Providence, RI 02940-3006

By Overnight/Certified/Registered Delivery
Computershare
150 Royall Street, Suite 101
Canton, MA 02021

If you have questions, our customer service professionals are available to help you Monday - Friday between 8 a.m. - 6 p.m. Eastern Time at **1-800-649-3593**.

Sincerely,
Computershare

**PLEASE REFER TO THE ENCLOSED INSTRUCTIONS
TO GUIDE YOU IN COMPLETING THE TRANSFER REQUEST FORM.**

Privacy Notice

At Computershare, we take privacy seriously. In the course of providing services to you in connection with direct registration services and/or custody services, we receive nonpublic, personal information about you. We receive this information through transactions we perform for you, from enrollment forms, automatic debit forms, and through other communications with you in writing, electronically, and by telephone. We may also receive information about you by virtue of your transaction with affiliates of Computershare or other parties. This information may include your name, address (residential and mailing), social security number, bank account information, date of birth, government-issued identification number, and other financial information.

With respect both to current and former customers, Computershare does not share nonpublic personal information with any non-affiliated third-party except as necessary to process a transaction, service your account or as required or permitted by law. Our affiliates and outside service providers with whom we share information are legally bound not to disclose the information in any manner, unless required or permitted by law or other governmental process. We strive to restrict access to your personal information to those employees who need to know the information to provide our services to you.

Computershare maintains physical, electronic and procedural safeguards to protect your personal information. Computershare realizes that you entrust us with confidential personal and financial information and we take that trust very seriously. For information about Computershare's Privacy Policy Statement, please go to www.computershare.com/us/privacy.

For information about MetLife's Privacy Policy, please go to www.metlife.com/about-us/privacy-policy, or if you are a California resident, go to www.metlife.com/about-us/privacy-policy/california-residents. If you are a California resident and would like to make a request under the California Consumer Privacy Act, please visit www.metlife.com/privacy-request or call 1-888-282-5758 to have an associate speak with you directly.



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 Name of Current Account Holder

 Address

 City, State, Zip

Current MetLife Holder Account Number

Common Stock Transfer Request — Before completing this form, please read the instructions

(Do not use this form for accounts held in the MetLife Policyholder Trust)

1 Transfer Shares of Common Stock in this account (Please mark ONLY one box)

Transfer ALL Shares of Common Stock **OR** Partial Transfers of Shares of Common Stock

Number of Shares:

Copy this page and complete separately for each new account owner. Mark the Partial Transfers box if dividing Common Stock among multiple new account owners. Indicate the number of Common Stock shares for the new account owner in the boxes above.

2 Who is receiving these shares? Account Type (mark only one box with an "X"): Individual Trust Joint

Estate Custodial with Minor Other (please specify) _____

For guidance on completing section 2, please refer to the definitions and titling of accounts on the enclosed instructions. Definitions include Joint Tenant and Trusts.

(a) Name of the New Account Owner(s)	_____		
Complete Rows (b), (c) And (d) Only If The New Account Owner Is A Trust (Enter the information from the applicable trust agreement)			
(b) Name of the Trust	_____		
(c) Name of the Trustee	_____		
(d) Date of the Trust	<input type="text"/>	(mm/dd/yyyy)	
(e) Address of the New Account Owner	_____		
(f) City, State, Zip Code of the New Account Owner	_____		
(g) Taxpayer Identification Number of the New Account Owner	<i>Do not use hyphens</i> <input type="text"/>	SSN <input type="checkbox"/>	EIN <input type="checkbox"/>
(h) Existing Computershare's Account Number of the New Account Owner (if applicable)	_____		

IMPORTANT ► You must complete both sides of this form in order for the transfer to be valid.

Common Stock Transfer Request — Before completing this form, please read the instructions

3 Cost Basis Data/Tax Treatment

Please mark off how this transfer is to be treated for cost basis and tax reporting purposes. If this section is not fully completed, all transfers will be treated as Gifts as required by the IRS rules. We recommend that you consult with your tax advisor regarding the tax implications for each type of transfer.

Please mark **ONLY ONE** box. If you mark more than one box your transfer will be treated as if you had not made any selection. Please see section 4 of the enclosed instructions for further details.

Private Sale Date of Sale: _____ Cost Per Share: _____ US Dollars

Gift Date of Gift: _____

No Change of Ownership (*please specify*) _____

4 Authorized Signatures — This section must be signed and stamped for your transfer to be executed.

The undersigned does hereby irrevocably constitute and appoint Computershare as attorney to transfer the said stock, as the case may be, on the books of said Company, with full power of substitution in the premises. The below must be signed by the authorized representative with indication of his or her capacity next to the signature.

NOTE: Signature(s) below must be stamped with a Medallion Signature Guarantee by a qualified financial institution, such as a commercial bank, savings bank, savings and loan, US stockbroker and security dealer, or credit union, that is participating in an approved Medallion Signature Guarantee Program. The form should only be signed at the financial institution providing the Medallion Signature Guarantee. **(A NOTARY SEAL IS NOT ACCEPTABLE)**

If transferring to more than one new owner, only one (1) Medallion Signature Guarantee Stamp and signature is required as long as ALL forms are mailed in ONE envelope.

The Securities Transfer Agents Medallion Program (STAMP) has launched www.MSGlookup.com, a website that contains a searchable database of entities enrolled in STAMP.

You are eligible to a waiver of the Medallion Signature Guarantee if (i) you are a U.S. resident, and (ii) your total account value for this stock is under \$10,000, upon payment of a non-refundable fee and provision of a government-issued photo ID, you may be eligible to utilize Computershare's Medallion Waiver Option. If you choose to use the Medallion Waiver Option, include in the box to the right, your check number, and enclose a copy of your government issued photo ID.

Required ► Medallion Signature Guarantee Stamp
(Notary Seal Is **Not** Acceptable)

Affix the Medallion Signature Guarantee Stamp below.

Sign Below To Execute The Transfer

Signature

Please indicate if you are the Power of Attorney, Guardian, Personal Representative or other legal representative of the Common Stock holder

Date (mm / dd / yyyy)

		/			/				
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		/			/				
--	--	---	--	--	---	--	--	--	--

Enter Telephone number

		-			-				
--	--	---	--	--	---	--	--	--	--

PLEASE BE AWARE THAT THE SIGNATURE(S) ABOVE AUTHORIZES YOUR REQUEST TO TRANSFER THE ACCOUNT LISTED ON THIS FORM. YOU MUST SIGN THIS FORM AND INDICATE YOUR SIGNING CAPACITY FOR THIS FORM TO BE ACCEPTABLE.

Return the completed form to the Computershare address in the cover letter.



Computershare

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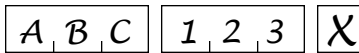
Name

Address

City, State, Zip

Holder Account Number

Use black ink. Print in CAPITAL letters inside the grey areas as shown in this example.



Form W-9 Request for Taxpayer Identification Number and Certification

Dear Shareholder:

Our records indicate that your U.S. Social Security Number or Employer Identification Number is not certified. If this Form W-9 is not completed and returned, your account may be subject to backup withholding at the applicable tax rate on all dividends and sale proceeds. For joint tenant accounts, the TIN provided must belong to the first owner listed above to avoid backup withholding.

A. Taxpayer Identification Number (TIN)

Enter your TIN for the above registered name and address in the appropriate box. For individuals, this is your Social Security number (SSN). For other entities, it is your Employer Identification Number (EIN). COMPLETE ONLY ONE BOX.

Social Security Number

OR

Employer Identification Number

B. Federal Tax Classification

Check appropriate box (required); check only ONE of the following boxes:

Individual

C Corporation

S Corporation

Partnership

Trust/
Estate

Limited Liability Company (LLC) or Partnership, Trust/Estate or other classification

Do not use this form if you are an LLC, or if you are a Partnership, or Trust/estate with any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate. You must complete an IRS Form W-9. This form can be found on the IRS website at www.irs.gov.

C. Exempt Payee Code (if any)

If you are exempt from backup withholding, enter in the Exemptions box, any code that may apply to you. See Exempt payee codes on the back of this form.

Exemption from FATCA reporting code (if any)

Not Applicable

(Applies to accounts maintained outside the U.S.)

D. Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct Taxpayer Identification Number, and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined on reverse).
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct (defined on reverse).

Certification Instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

Signature of U.S. Person (please keep signature within the box)

Date (mm/dd/yyyy)

____/____/____

E 2 8 U W 9



Privacy Notice: At Computershare, we take privacy seriously. In the course of providing services to you in connection with employee stock purchase plans, dividend reinvestment plans, direct stock purchase plans, direct registration services and/or custody services, we receive nonpublic, personal information about you. We receive this information through transactions we perform for you, from enrollment forms, automatic debit forms, and through other communications with you in writing, electronically, and by telephone. We may also receive information about you by virtue of your transaction with affiliates of Computershare or other parties. This information may include your name, address (residential and mailing), social security number, bank account information, date of birth, government-issued identification number, and other financial information. With respect both to current and former customers, Computershare does not share nonpublic personal information with any non-affiliated third-party except as necessary to process a transaction, service your account or as required or permitted by law. Our affiliates and outside service providers with whom we share information are legally bound not to disclose the information in any manner, unless required or permitted by law or other governmental process. We strive to restrict access to your personal information to those employees who need to know the information to provide our services to you. Computershare maintains physical, electronic and procedural safeguards to protect your personal information. Computershare realizes that you entrust us with confidential personal and financial information and we take that trust very seriously.

For information about MetLife's Privacy Policy, please go to www.metlife.com/about-us/privacy-policy, or if you are a California resident, go to www.metlife.com/about-us/privacy-policy/california-residents. If you are a California resident and would like to make a request under the California Consumer Privacy Act, please visit www.metlife.com/privacy-request or call 1-888-282-5758 to have an associate speak with you directly.

How to complete this form

Backup Withholding

The Internal Revenue Service (IRS) requires us to withhold taxes for the applicable rate of backup withholding for U.S. persons without a W-9 tax certification who are not otherwise exempt. Parties acting as disbursement agents must withhold and pay to the IRS the applicable tax rate of such payments under certain conditions. This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, and royalties. Supplying us with your correct Taxpayer Identification Number (TIN), and signing this form will generally allow you to receive your payments without being subject to backup withholding. Failure to supply your TIN, or supplying us with an incorrect TIN, could result in a \$50.00 penalty being assessed by the IRS.

Receipt of a completed Form W-9 will discontinue backup withholding unless otherwise required.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee
b. So-called trust account that is not a legal or valid trust under state law	The actual owner
5. Sole proprietorship or disregarded entity owned by an individual	The owner
6. Grantor trust filing under Optional Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

Exempt payee code. Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, including interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 – The United States or any of its agencies or instrumentalities other than an account maintained by an FFI
- 3 – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities
- 4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 – A corporation
- 6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States
- 7 – A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 – A real estate investment trust
- 9 – An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 – A common trust fund operated by a bank under section 584(a)
- 11 – A financial institution as defined under section 581
- 12 – A middleman known in the investment community as a nominee or custodian
- 13 – A trust exempt from tax under section 664 or described in section 4947

Definition of a U.S. Person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations Section 301.7701-7).

Exemption from FATCA reporting: If you are submitting this form for an account that is maintained in the United States, you are exempt from FATCA reporting.

Please return this completed form to the address listed on the first page in the top right corner.

DID YOU KNOW?

You can certify your account online by visiting us at the website on the reverse side of this form. While online, join the thousands of shareholders that have signed up for electronic delivery!

How to Complete the Transfer Request Form

1 Shares to be Transferred. Mark the Transfer ALL Shares of Common Stock box if you wish to transfer all shares held in the account. Mark the Partial Transfers of Shares of Common Stock box if you wish to transfer only a portion of the shares and enter the number of shares.

IMPORTANT: In order to transfer certificated shares, you must submit the original certificates with this form.

New Account Owner

2 Account Type. Mark only one box with an "X" indicating the type of account into which you are transferring Trust Interests. Complete additional sections as indicated.

Definitions of Account Types:

- An **individual** registration, e.g. John T. Smith, is used if there is only one account holder. There is only one individual listed on the account.
- A **trust** registration, e.g. John T. Smith and Jane T. Doe TR UA 4-3-66 Smith Family Trust, is used to allow the appointed trustees to handle the securities. All acting trustees are listed on the account, which also names the legal name and date of the trust agreement. To register Trust Interests under a trust, a legal trust agreement must exist.
- A **joint tenant** registration with right of survivorship, e.g. John T. Smith and Jane T. Doe JT TEN, is used if there are two or more equal holders listed on the account. Please note, the registration must read "and." The word "or" cannot appear in the registration. In the event of the death of one of the listed holders, the securities in the account become the property of the surviving joint holder.
- An **estate** registration, e.g. John Smith Executor for the Jane Doe Estate, is used to allow a court-appointed legal representative to act on the account. The account is registered in the decedent's estate.
- A **custodial with minor** registration under the Uniform Gifts to Minors Act (UGMA) or Uniform Transfer to Minors Act (UTMA) of the state of the donor, the state of the custodian or the state of the minor, e.g. John Doe Custodian for Jonathan Doe UTMA NY, is used if the securities are held by a custodian on behalf of a minor. The named custodian is given the legal authority to act on the account on behalf of the minor, until the minor reaches the age of majority under the applicable state's law. The Social Security number associated with the account is that of the minor.
- **Other** common registrations include community property, Limited Liability Company (LLC), nominee, partnership, tenants by entireties and unincorporated association.

2(a)

- Enter the new holder's name (first, middle initial, last) if the account type is individual, custodial or other.
- Enter the name (first, middle initial, last) of the second new holder on the account if the account type is joint, minor, co-trustee or other (if applicable).

Complete Rows (b), (c) And (d) Only if The New Account Owner Is A Trust (Enter the information from the applicable trust agreement)

2(b) Enter the name of the Trust.

2(c) Enter the name of the Trustee only.

2(d) Enter the date of the Trust.

2(e) Enter the street address or PO Box for the new account owner whose Social Security Number or Employer Identification Number was entered in section 2(g). If applicable, enter apartment or unit number.

2(f) Enter the new account owner's city, 2-letter state abbreviation and 5-digit postal zip code.

2(g) Enter the new account owner's 9-digit Social Security Number (SSN) or Employer Identification Number (EIN). Do not include hyphens. If the new account owner will be in more than one person's name, provide the information for the first name on the account or for the person who will be responsible for paying taxes. If the account is being registered as a:

- Custodial account: provide the Social Security Number of the minor.
- Trust account: provide the Trust Taxpayer Identification Number of the Trust.
- Estate account: provide the Estate Taxpayer Identification Number of the Estate.

2(h) If the new account owner already owns stock in the company under the exact account name being requested, transfer the shares to the existing account by entering the new holder's 11-digit Computershare account number, which starts with a "C".

IMPORTANT ► You must complete both sides of the Transfer Request Form in order for the transfer to be valid.

3 Cost Basis Data / Tax Treatment. Enter Cost Basis Data / Tax Treatment instructions for shares acquired after 12/31/2010. Please mark off the applicable purpose of the transfer. If this section is not fully completed, all transfers will be treated as Gifts, unless we receive documentation that this is a decedent transfer (i.e. Affidavit of Domicile) in which case the transfer will be treated as an inheritance. We recommend that you consult with your tax advisor regarding the tax implications for each type of transfer.

- Private Sale: Include the Date of Sale and the Cost Per Share.
- Gift: Include the Date of Gift was received, or the gift date will default to the date that the transfer is processed.
- Inheritance: Include the Date of Death and Cost per Share or it will default to the date that the transfer is processed.
- No Change of Ownership: Change of name in cases of marriage or divorce, minor coming of age, addition of spouse to registration, etc. Existing cost basis of shares will be carried over to the new account.

4 Authorized Signatures – This section must be completed for your transfer to be executed. After reviewing the form to ensure that all information provided is correct, please sign and date the form in the appropriate boxes. Please note, if you are signing on behalf of the current registered account owner you must indicate your capacity (e.g. John Smith, Executor).

Signature(s) must be stamped with a Medallion Signature Guarantee from a qualified financial institution, such as a commercial bank, savings bank, savings and loan, or credit union that is participating in an approved Medallion Signature Guarantee Program. The guarantor institution should verify the medallion stamp is sufficient to cover the value of assets being transacted upon. A Notary Seal is NOT acceptable.

You may be eligible to utilize Computershare's Medallion Waiver Option in place of the Medallion Signature Guarantee Stamp if (i) you are a U.S. resident, (ii) your total account value for this stock is under \$10,000, (iii) you submit your transfer request form with the required documentation and a check payable to Computershare in the non-refundable amount of \$50, and (iv) you enclose a copy of a government issued photo ID such as a license or passport.

Enter a daytime telephone number where you can be reached should we have any questions regarding this transfer request.