


Computershare

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-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals); 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 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.
- Complete and sign the enclosed Form W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals) 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 **800-649-3593**.

Sincerely,
 Computershare

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



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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"/> / <input type="text"/> / <input type="text"/> (mm/dd/yyyy) |
| (e) Address of the New Account Owner | |
| (f) City, State, Zip Code of the New Account Owner | |
| (g) 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.

E 4 5 2 U T R





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.

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

| | | | | | | | | | |
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|--|--|---|--|--|---|--|--|--|--|

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.





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 Name

 Address

 City, State, Zip

Name of Beneficial Owner and Mailing Address shown above

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

| | | | | | | |
|---|---|---|---|---|---|---|
| A | B | C | 1 | 2 | 3 | X |
|---|---|---|---|---|---|---|

OMB No. 1545-1621

Form W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals) (Rev. October 2021) Dept. of U.S. Treasury

Part I. Identification of Beneficial Owner (see instructions on reverse)

The mailing address we have on file is shown above. If your permanent residence address is different than your mailing address, please provide it below.

| | | |
|---|--|---------|
| Permanent Residence Address (street, apt. or suite no., or rural route) | City or Town/State or Province/Postal Code | Country |
| | | |

| | |
|---|------------------------|
| U.S. Taxpayer Identification Number (SSN or ITIN), if required (see instructions) | Country of citizenship |
| | |

| |
|---|
| Foreign Taxpayer Identification Number (TIN) (see instructions) |
| |

| | |
|---|--|
| Date of birth (mm/dd/yyyy) (see instructions) | Reason foreign taxpayer identification number (TIN) not provided (see instructions) |
| | <input type="checkbox"/> FTIN not legally required <input type="checkbox"/> Other (Provide Reason) _____ |

Part II. Claim of Tax Treaty Benefits (for Chapter 3 purposes only) (see instructions)

- 1. Individuals claiming a reduced treaty rate must enter country of residence.
- 2. Beneficial owners claiming a special withholding rate — if applicable, must complete an IRS Form W-8BEN. See "Special Rates and Conditions" on the back of this form for more information.

9 I certify that the beneficial owner is a resident of the country at right, within the meaning of the income tax treaty between the United States and that country.

| |
|---------|
| Country |
| |

Part III. Certification -- Sign Here

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income or proceeds to which this form relates or am using this form to document myself for chapter 4 purposes;
- The beneficial owner on this form is not a U.S. person;
- This form relates to:
 - (a) income not effectively connected with the conduct of a trade or business in the United States;
 - (b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an applicable income tax treaty;
 - (c) the partner's share of a partnership's effectively connected taxable income; or
 - (d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f);
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country; and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.

| | | |
|-------------------|---|---|
| Date (mm/dd/yyyy) | Signature of beneficial owner or authorized signatory of beneficial owner | Print name of signer |
| | | |
| | | Capacity in which acting (if form not signed by beneficial owner) |
| | | |

Send form to Computershare. Do not send to the IRS (see reverse for mailing instructions).



E 3 9 U W 8

M E T L



Form W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

(Section references are to the Internal Revenue Code)

Do NOT use this form if:

- You are NOT an individual..... W-8BEN-E
- You are a U.S. citizen or other U.S. person, including a resident alien individual W-9
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services)..... W-8ECI
- You are a beneficial owner who is receiving compensation for personal services performed in the United States 8233 or W-4
- You are a person acting as an intermediary W-8IMY

Instead, use Form:

Note: If you are a resident in a FATCA partner jurisdiction (i.e., a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

Purpose of this form:

The United States Internal Revenue Service requires that all non-resident alien investors certify their foreign status by completing Form W-8BEN. A Form W-8BEN is also required to claim, if applicable, a reduced rate of withholding as a resident of a foreign country with which the United States has an income tax treaty. Failure to provide a completed Form W-8BEN may result in the imposition of a U.S. backup withholding tax on all payments to your account.

Foreign Taxpayer Identification Number (TIN)

If you are providing this Form W-8BEN to document yourself with respect to a financial account that you hold at a U.S. office of a financial institution, provide the Taxpayer Identification Number (TIN) issued to you by your jurisdiction of tax residence unless: You have not been issued a TIN, or the jurisdiction does not issue TINs. If you have not provided your jurisdiction of residence TIN, provide your reason in the box below.

Date of Birth

If you are providing this Form W-8BEN to document yourself with respect to a financial account that you hold with a U.S. office of a financial institution, provide your date of birth. Use the following format to input your information: MM-DD-YYYY.

Claim of Treaty Benefits

Enter your country of residence if you qualify as a resident under the terms of the treaty.

Permanent Residence Address

Your permanent residence address is the address in the country where you claim to be a resident for purposes of that country's income tax. If you are completing Form W-8BEN to claim a reduced rate of withholding under an income tax treaty, you must determine your residency in the manner required by the treaty. Do not show the address of a financial institution, a post office box, or an address used solely for mailing purposes. If you do not have a tax residence in any country, your permanent residence is where you normally reside.

Country of Citizenship

Enter your country of citizenship. If you are a dual citizen, enter the country where you are both a citizen and a resident at the time you complete this form. If you are not a resident in any country in which you have citizenship, enter the country where you were most recently a resident.

Reason Foreign Taxpayer Identification Number (TIN) Not Provided

If foreign Taxpayer Identification Number (TIN) is not provided, you must enter a reason.

U.S. Taxpayer Identification Number (TIN)

If applicable, enter your U.S. Social Security Number or your U.S. Individual Taxpayer Identification Number. Do not enter your Canadian Social Insurance Number or your Australian Tax File Number.

Capacity in which acting

If this form is completed by an agent acting under a duly authorized Power of Attorney, the form must be accompanied by the Power of Attorney in proper form or a copy thereof.

Date

Please date the form in the format (mm/dd/yyyy).

Signature

If the form is not returned with a signature, the form will be treated as invalid and reportable payments will be subject to backup withholding.

Special Rates and Conditions

If applicable, a beneficial owner must complete a government issue (IRS) Form W-8BEN and submit such original signed form to us at the address shown below. When completing the IRS Form W-8BEN, be sure to include the information required by Part II, Line 10 on such form. This form can be found on the IRS website www.irs.gov. An example of a beneficial owner who might qualify for a special rate under the treaty is claiming a special rate applicable to dividends based on ownership of a specific percentage of stock.

Joint Ownership

Each beneficial owner of a joint account must complete and return a separate Form W-8BEN. Each form must be individually signed in order to be valid.

Please do not submit any other maintenance or financial requests within the envelope provided.

Return your completed form in the enclosed envelope or mail to Computershare Tax Operations, PO Box 43006, Providence, RI 02940-3006, USA

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!

Terms and Conditions of Sales Facility

As a condition to using the Direct Registration services provided by Computershare Trust Company, N.A. ("Computershare"), you hereby agree to the following terms:

1. Sale Requests.

- (a) As a holder of book-entry shares, you may request that Computershare sell all or a portion of your shares in writing (via your *Common Stock Transfer Request Form*), online at www.computershare.com/metlife or via telephone. In submitting the sale instruction, you agree that Computershare may transfer your shares to complete the sale, including transfers to a nominee account of Computershare and to Computershare's brokerage firm.
 - (b) If available, market order sale requests received at www.computershare.com/metlife through the Investor Center or by telephone will be placed promptly upon receipt during market hours (normally 9:30 a.m. to 4:00 p.m. Eastern Time). Any orders received after 4:00 p.m. Eastern Time will be placed promptly on the next day the market is open. The price shall be the market price of the sale obtained by Computershare's broker, net of fees.
 - (c) Batch order sale requests received in writing (including via your *Common Stock Transfer Request Form*), by telephone or at www.computershare.com/metlife through Investor Center by Computershare will be processed no later than five Business Days after the date on which the order is received assuming the relevant markets are open and sufficient market liquidity exists (and except where deferral is required under applicable federal or state laws or regulations). (As used herein, the term "Business Day" means any day except a Saturday, Sunday, Federal Reserve Bank holiday or New York Stock Exchange holiday). All sale requests received in writing will be submitted as batch order sales. In every batch order sale, the price to each selling shareholder shall be the weighted average sale price obtained by Computershare's broker net of fees for each batch order placed by Computershare and executed by the broker. To maximize cost savings for batch order sale requests, Computershare will seek to sell shares in round lot transactions. For this purpose Computershare may combine each selling shareholder's shares with those of other selling shareholders.
 - (d) Proceeds from the sale will generally be mailed within three (3) Business Days of the date upon which the sale transaction is settled. You agree that Computershare makes no representations or warranty that any of the services shall be performed at any set time, and Computershare shall not be liable for any change in the market value of any security at any time.
 - (e) Computershare will instruct its broker, which may be an affiliate of Computershare, to effect sales on any securities market where the Company's shares are traded, subject to such terms with respect to price, delivery or other factors as Computershare may determine. No instruction to sell shares recently acquired will be accepted until the shares have been completely posted by Computershare to your book-entry Direct Registration account. You do not have any authority or power to direct the exact time at which shares may be sold or to select the broker or dealer through whom sales are to be made.
 - (f) All sales requests are final. Once Computershare receives your sale instructions, the request cannot be stopped or cancelled. Computershare does not provide any investment advice or recommendations with respect to any sale transaction initiated by you. Any decision to sell any security under the Sales Facility must be made by you based upon your own research and judgment. The IRS requires that we report the cost basis of certain shares acquired after January 1, 2011. If your shares were covered by the legislation and you sold or transferred the shares and requested a specific cost basis calculation method, we have processed as requested. If you did not specify a cost basis calculation method, we have defaulted to the first in, first out (FIFO) method. Please visit our website or consult your tax advisor if you need additional information about cost basis.
2. Fees. In processing a sale instruction, you agree that Computershare is entitled to compensation under its fee schedule. **The charge for a batch transaction is equal to \$15 per transaction plus \$0.12 per share.** All fees shall be deducted from the sale proceeds. The fees are subject to change at any time without notice. You may inquire about the applicable fee before requesting a sale. All other sale methods and their fees and available online at www.computershare.com/metlife.
 3. Taxes. Computershare, as dividend disbursing agent and as Direct Registration sales service agent, is required to perform backup withholding on those accounts which do not have a certified tax identification number. To avoid backup withholding on dividend disbursements or on sales of shares, please be sure your tax identification number on file with us is certified through the completion of Substitute Form W-9. Please visit us online if you need a Substitute W-9 for this purpose.
 4. Corporate Insiders. If you are subject to Section 16 of the Securities Exchange Act of 1934 (or any rule promulgated thereunder) or are an affiliate of the Company (as that term is defined in Rule 144 of the Securities Act of 1933), you agree not to use the Sales Facility except in strict compliance with applicable securities law. You further agree that you are solely responsible for determining and maintaining compliance under applicable securities law. (Please note that the processing of such sales orders may entail additional delays.)
 5. Limitation of Liability. No obligations are assumed by Computershare other than those that are specifically set forth herein, it being expressly understood that there are no implied duties or obligations under this Sales Facility. Computershare shall not be liable to you for any action taken or omitted to be taken in connection with or under this Sales Facility, except that Computershare shall be liable for direct losses incurred by you arising out of the willful misconduct of Computershare. Under no circumstances whatsoever shall Computershare be liable for special, indirect, incidental, punitive or consequential loss, or damage of any kind whatsoever (including, but not limited to, lost profits), even if Computershare has been advised of the possibility of such loss or damage. Under no circumstances whatsoever shall Computershare be liable for any actions or inactions of any brokerage firm retained by Computershare to perform any services under this Sales Facility. Computershare shall not be liable for any loss or damage resulting from its inability to comply with these Terms and Conditions by reason of events beyond its reasonable control, including acts of war, terrorism, riots, civil emergencies, acts of God or nature, local or regional electrical or communications system breakdowns, or acts of civil or military authority.
 6. Entire Agreement and Modifications. The terms and conditions of this Sales Facility constitute the entire agreement between the parties with respect to the subject matter hereof and supersede all prior or contemporaneous agreements, whether written or oral, between the parties. Computershare reserves the right to amend or modify these Terms and Conditions and to terminate this Sales Facility at any time, by sending a copy of such modification or notice of termination (that may be included with normal company mailings to shareholders) to shareholders in Direct Registration [by posting a copy of such modification or notice at www.computershare.com/metlife].
 7. Governing Law and Jurisdiction. The Sales Facility shall be governed by the laws of the State of New York (without regard to the conflict of law principles), and the parties hereby consent to the jurisdiction of courts in Illinois, New Jersey, and Massachusetts (whether state or federal) over all matters relating to this Sales Facility.

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.

How to Complete the Transfer Request Form

SEE FAQs FOR MORE INFORMATION

CURRENT HOLDER INFORMATION

Shares to be Transferred

See the following Frequently Asked Questions (FAQs) section for more information about number and type of shares. All shares transferred will be in book-entry form unless otherwise requested in writing.

- 1** Enter a daytime telephone number where you can be reached should we have any questions regarding this transfer request.
- 2** Check this box only if you wish to transfer all of the shares in your account. These shares include Direct Registration System (DRS) and Policyholder Trust shares held in book-entry form, as well as any certificates submitted. **If this box is checked, do not complete sections 3, 4 and 5.**
- 3** Enter the number of DRS book-entry shares you wish to transfer.
- 4** Enter the number of certificated shares you wish to transfer. **IMPORTANT:** In order to transfer certificated shares, you must submit the original certificates with this form. If the number of shares to transfer is less than the number of shares on the certificate, the balance will be put into DRS book-entry form in the name of the current holder and a statement will be mailed.
- 5** Enter the number of Policyholder Trust book-entry shares you wish to transfer. If you would like to transfer all of your Policyholder Trust shares, you must enter the exact number of shares you hold including any partial share amount.
- 6** **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 holder 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, US stockbroker and securities dealer, or credit union that is participating in an approved Medallion Signature Guarantee Program. See the following FAQ section for more information. **A Notary Seal is NOT acceptable.**

NEW HOLDER/RECIPIENT INFORMATION

If you are transferring to multiple new holders, feel free to photocopy the “New Holder/Recipient” page of the form prior to completion. This page must be completed for each new holder. Please be sure to clearly note the top of each page with the number of shares (not a percentage) to be transferred to each recipient.

- 7** **Account Type** – Mark only one box with an “X” indicating the type of account into which you are transferring shares. 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 **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.

- 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 shares under a trust, a legal trust agreement must exist.
 - A **custodial with minor** registration under the Uniform Gifts to Minors Act (UGMA) or Uniform Transfer to Minors Act (UTMA) of your state, 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.
 - 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 **transfer on death (TOD)** registration, e.g. John Smith TOD Mary Smith, is used to allow an individual (John Smith) or joint owners with rights of survivorship (John Smith and Mary Smith JT TEN) to designate one individual (Mary Smith) or entity as the beneficiary of the account upon the death of the registered holder (John Smith). Please note, the assigning of stock to the beneficiary is not automatic and will require a written request at the time of transfer. **NOTE:** Only one TOD can be named per account. The TOD registration may not be available for all companies or for all states.
 - **Other** common registrations include community property, Limited Liability Company (LLC), nominee, partnership, tenants by entireties and unincorporated association.
- A** If the new holder 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”.
 - B** Enter the new holder’s name (first, middle initial, last) if the account type is individual, custodial, trustee, executor or other.
 - C** Enter the name (first, middle initial, last) of the second new holder on the account if the account type is joint, minor, co-trustee, TOD beneficiary or other (if applicable).
 - D** Enter the name of the trust or estate (if applicable).
 - E** If a trust is entered in section 7D, enter the date of the trust. Leave this section blank if the new account is for an estate or another type of account.
 - F** Enter the street address or PO Box for the new holder whose name was entered in section 7A. If applicable, enter apartment or unit number.
 - G** Enter the new holder’s city or town.
 - H** Enter the new holder’s state or province.
 - I** Enter the new holder’s postal code.
 - J** Enter the new holder’s country.
- 8** The new holder can sign and date here to sell the received as a result of this transfer and or existing shares held.

Frequently Asked Questions (FAQs)

Below you will find answers to common questions regarding:

- Account Information
- Transferring Shares
- Uncashed Checks
- Transfer Request Form
- Stock Certificates
- Medallion Signature Guarantee
- Tax Certification, Form W-8BEN
- Managing Your Account Online (Investor Centre)

Note: Reference to our website – www.computershare.com/metlife – is made throughout this document. If you do not have Internet access, you can obtain the same information by calling the customer service number listed on the top right corner of the enclosed Transfer Request form.

Account Information

How do I determine the type of shares that I own?

- You own book-entry shares if the shares are held in an electronic account at Computershare. A paper certificate was not issued for these shares.
 - **Direct Registration System (DRS) shares** are book-entry shares that are not part of a company's investment plan.
 - **Policyholder Trust shares** are book-entry shares that you received when MetLife demutualized and converted to a stock insurance company on April 7, 2000; eligible policyholders were allocated shares of MetLife, Inc. common stock.
- You own **certificated shares** if a paper stock certificate was issued to you.

How can I find out my current share balance?

If your shares are held electronically by Computershare in book-entry form, the most recent statement that you received will provide the current share balance. For certificated shares, each certificate indicates the number of shares it represents directly on the stock certificate.

Transferring Shares

I want to give my shares to someone I know. Do I have to transfer the shares to them?

Yes. When you give your shares to someone, you are transferring ownership to them.

My legal name has changed, do I have to transfer the shares to myself?

Yes. In the case of a legal name change, such as through marriage, complete a Transfer Request form and sign using your old name, which is the current name on the account. Please enter your new legal name in section 7B of the form.

Now that I am of age I would like to remove the custodian from my account. Do I have to transfer the shares to myself?

Yes. You will need to transfer the shares to a new account in your name. Your completed Transfer Request form can be signed by you or the named custodian. Refer to the enclosed form instructions for information on the different account types that are available to you for the new account, e.g. an individual account listing just you as the holder. Please note, you may need to provide proof of age to obtain the required Medallion Signature Guarantee. Also please note, the age of majority for purposes of UTMA/UGMA differs from state to state.

What do I do if I want to transfer shares to several other parties?

If you are transferring to multiple new holders, feel free to photocopy the "New Holder/Recipient" page of the form prior to completion. This page must be completed for each new holder. Please be sure to clearly note the top of each page with the number of shares (not a percentage) to be transferred to each recipient.

What do I do if I want to transfer shares of several companies?

You will need to submit a separate completed Transfer Request form, including a Medallion Signature Guarantee for each company.

How do I transfer my employee stock purchase plan (ESPP) shares?

Please contact your ESPP administrator for details on how to transfer any ESPP shares that you hold.

How do I transfer shares to a brokerage account?

Please contact your stockbroker to initiate the transfer of shares in your Computershare account to a brokerage account.

The new holder has an existing account to which I want the shares transferred. Where can I find the account number of the account to which I want to transfer shares? What if I can't find it?

The new holder should be able to obtain the account number from a statement or other document for that account. If you do not have the account number, please provide all the information you have on the Transfer Request form, and note "unable to locate" in section 7A of the form so that we know you would like the shares transferred to an existing account. We may or may not be able to do this based on the information provided.

Will account features I previously selected automatically carry over from the old account to the new account?

No. Account features, such as direct deposit of dividends or reinvestment of dividends, do not carry over to a new account. Once the transfer is complete, the new holder can easily set up his or her account options online after creating a login ID to use Investor Centre. Please note, any change in registration, including changing a name, will result in a new account.

What do I do if I want to use a different option for transferring my shares other than FIFO?

Please consult your tax advisor and then please contact us at the number listed on the front of this package for further instruction.

Frequently Asked Questions (FAQs)

What legal documents do I need to submit when requesting a transfer on behalf of another?

The institution from which you obtain a Medallion Signature Guarantee will require documentation to verify your identity, legal authority and capacity. For transfer requests valued at less than US\$14 million, Computershare does not require copies of the legal documents; however, we may require other documentation for tax purposes, e.g. a certified Affidavit of Domicile. If the value of the shares you are transferring exceeds US\$14 million, please call us at the customer service number listed on the top right corner of the enclosed Transfer Request form for further requirements. Please note, you will need to sign the Transfer Request form in your capacity (e.g. John Smith, Executor).

Is there a fee to transfer stock?

Computershare does not charge a fee to transfer stock; however you may incur fees from other institutions. For example, you may be charged a fee by the institution that provides the Medallion Signature Guarantee.

Will you return the paperwork I send to you?

All submitted documents will be kept as part of Computershare's permanent records and will not be returned to you.

Uncashed Checks

Can you reissue uncashed dividend or other checks in the name of the new holder?

No. If any uncashed checks have been lost, we can reissue a check in the name of the original holder. Please contact us at the customer service number listed on the top right corner of the enclosed Transfer Request form to find out the process for requesting a check replacement. Holders may also be able to replace checks online via Investor Centre; refer to the Investor Centre information provided in this FAQ.

Transfer Request Form

Who can I call for help completing the form?

Please call us at the customer service number listed on the top right corner of the enclosed Transfer Request form.

I can't fit all the information in the space provided. What should I do?

Please feel free to attach additional pages as needed.

What are examples of other account type choices for the new holder?

Other common account types include community property, Limited Liability Company (LLC), nominee, partnership, tenants by entireties and unincorporated association.

Stock Certificates

What if I can't find a stock certificate?

Please contact us at the customer service number listed on the top right corner of the enclosed Transfer Request form to find out the cost and process for requesting a replacement. The certificate must be replaced prior to transferring the shares.

How should I send the certificate? Should I insure the mailing?

We recommend using registered mail or a courier service that provides a return receipt. We also suggest that you insure the mailing with the carrier for 3% of the stock's market value, which is the approximate cost to replace a certificate in the event that it is lost in transit.

Should I sign the back of the certificate before I send it?

No. For your protection, we suggest that you do not sign the back of the certificate when presenting it to us for a transfer.

Medallion Signature Guarantee

What is a Medallion Signature Guarantee? Where can I obtain one?

A Medallion Signature Guarantee is a special stamp provided by a bank, broker or credit union (guarantor institutions) that indicates that the individual signing a form is legally authorized to conduct the requested transaction.

Tax Certification, Form W-8BEN

What is a Form W-8BEN? Why do I have to complete the form?

Form W-8BEN is an US Internal Revenue Service form used to establish proper tax status for non-US residents. Submitting a completed form may allow the new holder to qualify for a reduced tax rate if the country of origin has a favorable tax treaty with the US.

Where can I obtain one?

A copy of the form is enclosed. Additional forms can be downloaded from the "Printable Forms" section of the website listed at the beginning of this FAQ document.

What if the new holder is not available to complete a Form W-8BEN?

If the new holder is unable to provide tax certification at this time, Computershare will be required to withhold taxes on any dividends or other cash distributions until certification is received. Once we process the transfer request and set up the new account, we will send the appropriate tax certification form (Form W-8BEN) to the new holder.

Frequently Asked Questions (FAQs)

Managing Your Account Online (Investor Centre)

I am a new account holder. Can I access my account online?

Yes. Non-business entity accounts can gain access through "Investor Centre" at www.computershare.com/metlife.

Computershare's Investor Centre is a free online service that provides you with a wide variety of self-service tools to help track and manage your personal holdings in the companies we service. Investor Centre allows you to manage your holdings in several different companies simultaneously. Please note that Computershare does not permit online access to accounts registered as a business such as corporations, banks, associations, some trusts, nominees, etc.

What can I do with Internet account access?

Here are some of the things you can accomplish through Investor Centre:

- View current account balances
- Sign up to receive statements and documentation electronically (where available)
- View transaction history
- View payment history
- View stock prices
- Change your mailing address
- Certify your tax status online (Form W-8BEN certification)
- Update your bank account details to have funds directly deposited into your bank account
- Replace checks
- Sell book-entry shares held by Computershare
- Download forms
- Access a comprehensive list of frequently asked questions

How do I start using Investor Centre?

To access your account, just follow these easy steps:

Step 1: Go to www.computershare.com/metlife and click "Create Login"

Step 2: Fill in the required information

Step 3: Read and accept the terms and conditions

Step 4: Select your member details including a unique user ID and password

Following the initial registration steps, most Investor Centre users are immediately granted full member access to their account and will receive an Investor Centre welcome letter by mail. In some cases, you may initially be granted only limited read-only access to your portfolio. Don't worry, this is only temporary, and is done for your protection based upon your account and validation information. In these cases, we will mail you a notice of registration, which includes an activation code. Once you receive your activation code, simply log on to Investor Centre with your user ID and password. Enter the activation code when prompted and you will be granted full member access immediately.

Is my Investor Centre account information secure?

Yes. All communication between our Web server and your computer use industry-standard Secure Sockets Layer (SSL) 128-bit encryption when you are viewing any details of your holding(s). This is the same type of encryption used by financial institutions worldwide.