We’re sorry for your loss

We understand this is a difficult time. We’re here to help you with your transfer request.

Please read through the Frequently Asked Questions on the next page of this letter and complete the enclosed forms.

Please provide any required legal documentation to us so we may process your transfer request quicker (transfers are from time to time rejected because such legal documention is missing, incomplete or incorrect).

We have included a short checklist here for you to follow when you’re ready to submit your transfer request.

If you have any questions, our customer service professionals are available Monday - Friday between 8 a.m. - 6 p.m. Eastern Time at **800-649-3593 or 201-680-6578**.

When the enclosed forms are completed, please send them, along with any required legal documentation, to us via mail using one of the methods below.

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

Sincerely,

Your MetLife Trust Team

BEFORE YOU SEND CHECKLIST

- ☐ Information populated and confirmed as correct
- ☐ Form(s) signed with Medallion Signature Guarantee Stamp(s) *(or waiver option selected, if eligible)*
- ☐ **Required legal documentations enclosed** *(see page 2 of this letter for details)*
- ☐ Form W-9 completed and signed *(if you don’t want us to withhold tax)*
- ☐ Affidavit of Domicile completed and signed

What supporting documents do I need to submit with my transfer form?

If you're transferring from an existing Transfer on Death (TOD) account, there's no additional documentation required. Please call us at 800-649-3593 or 201-680-6578 to receive your personalized transfer form and to begin the transfer process.

Your situation...	...and the documents you'll need
If you're requesting to transfer shares from a decedent's Policyholder Trust account to a spouse or descendant(s)... ***(most common)***	...you'll need: 1. a copy of the death certificate(s) 2. a copy of the Will *(if applicable)* **OR** applicable small estate documentation
If you are transferring to an Estate for the current holder...	...you'll need a copy of the death certificate(s)
If you're transferring due to bankruptcy...	...you'll need a bankruptcy order or bankruptcy plan of reorganization from an applicable regulatory authority

! **Most transfer requests that are rejected are missing the requested legal documents or such documents are incomplete or incorrect — please carefully review which documents are needed and ensure they are included with your transfer request.**

Other frequently asked questions (FAQs)

What is the Policyholder Trust?

MetLife demutualized in 2000 from a mutual insurance company to a publicly traded company. Policyholders who had an eligible policy (generally, a life insurance policy or annuity) that was in force on the record date of 09/28/1999 had their shares placed in a Policyholder Trust.

Do I have to sell the Trust Shares?

No, you may keep the Trust Shares. However, you may choose to sell them during the transfer process.

How do I obtain a Medallion Signature Guarantee?

Your transfer request should only be signed at and stamped with a Medallion Signature Guarantee from an eligible guarantor institution (e.g., bank, credit union, brokerage firm) that participates in a signature guarantee program. Find an eligible institution at **msglookup.com**. If transferring to more than one new holder, only one (1) Medallion Signature Guarantee Stamp and signature is required provided that ALL forms are mailed in ONE envelope.

You may be eligible for a waiver of the Medallion Signature Guarantee Stamp if you are a U.S. resident and the total account value of the Trust Shares is under $10,000 USD. Include a check in the amount of $50 payable to Computershare (non-refundable) and a copy of your government-issued ID, such as a driver's license or passport, in the transfer request form you mail to us.

NOTE: A Medallion Signature Guarantee Stamp *(or waiver, if eligible)* is required for us to process your transfer request. If the decedent held any certificated shares, you must include the original physical certificate(s) with the transfer request form you mail to us. If a certificate is lost, please contact us to find out the related cost and process for requesting a certificate to be replaced. Lost certificate(s) must be replaced prior to transferring the shares.

What is an Affidavit of Domicile?

An Affidavit of Domicile is a legal document that verifies the decedent's state of legal residence at the time of death. The affidavit must be notarized for it to be valid. There is an Affidavit of Domicile enclosed in this package.

An Inheritance Tax Waiver Form may also be required depending on the decedent's state of legal residence and date of death.

How do I notarize the Affidavit of Domicile?

The affidavit must be signed and dated in the presence of a notary, and the notary seal must be affixed to the document.

Can a decedent have more than one domicile?

No, you can only declare one domicile at a time.

Which states may require an Inheritance Tax Waiver?

The following states may require an Inheritance Tax Waiver. Please consult with your tax advisor to determine if your specific transfer requires this form.

Alabama	Montana	Puerto Rico
Hawaii	New Jersey	Rhode Island
Illinois	New York	Tennessee
Indiana	North Dakota	
Missouri	Pennsylvania	

How can I obtain an Inheritance Tax Waiver Form?

You can obtain an Inheritance Tax Waiver Form and instructions on how to complete the form from the state tax agency of the decedent's state of residence.

Alternatively, you can obtain an Inheritance Tax Waiver stamp, which certifies that no inheritance tax waiver is required. The stamp should be placed next to the authorized signature on the Transfer Request form (section 6) and may be obtained from the same financial institution providing the Medallion Signature Guarantee.

What are the next steps?

Use the checklist on page 1 for you to follow while you're working through your transfer request.
When the enclosed forms are complete, please send them, along with requested legal documentation, to us via mail using one of the methods on page 1.

Reset Form

MetLife

Current MetLife Holder Account Number

Deceased Shareholder Transfer Request — Trust Shares

INSTRUCTIONS	SHAREHOLDER DETAILS	
Please follow the instructions in this column before filling in each section of this form and sending back to us.	Current account holder	
1. Enter date from death certificate	**1.** Date of death (mm/dd/yyyy)	/ /

INSTRUCTIONS	TRANSFER DETAILS	
2. Transfer of ownership of trust shares are permitted as follows. Mark the applicable box and include the supporting legal documentation as described on page 2.	**2.** Permitted transfer options *(check one)*	☐ Deceased Trust Beneficiary ☐ Bankruptcy *(under applicable law)*
3. Check 'All' to transfer all shares or mark 'Partial' for only a portion. Enter exact amounts for your selection. If you're requesting a transfer to multiple new or existing accounts, a form is required for each account. Specify the share amount for each account.	**3.** Transfer shares in this account *(check one)* Number of Trust Shares	☐ All ☐ Partial
4. By checking 'Yes', you certify that you are authorized to have these checks (if any) replaced in the name of the new account owner listed in Section 5 below.	**4.** Replace outstanding checks	☐ Yes
5. Check one only. See 'Important Definitions, Disclosures & Notes' on page 5 for more detailed descriptions of account types. Please specify description of 'other'.	**5.** Who will be receiving these Trust Shares?	☐ Individual ☐ Trust ☐ Joint ☐ Estate ☐ Custodian ☐ Other ________
A) If you already have an account with MetLife through Computershare, enter the account number here	**A)** Existing MetLife Computershare Account Number of new account owner *(if applicable)*	
B) New holder's first name, middle initial & last name for Individual, Custodial or Other account	**B)** Print name(s) of new account holder(s)	
C) Street address of new account holder, plus the city, state & zip code	**C)** Address of new account holder *(including the city, state & zip code)*	
D) 9 digit number of the new owner (do not use hyphens). If you're transferring shares to an Estate, please only use the EIN option.	**D)** Taxpayer Identification Number of the New Owner	☐ SSN ☐ EIN
NOTE: Only complete this section if the new account holder is a Trust or Estate	Name of Trustee or Executor	Date of Trust (mm/dd/yyyy) *(if any)* / /
	Name of Trust or Estate	

Deceased Shareholder Transfer Request (cont'd)

INSTRUCTIONS

6. This section must be signed by the authorized representative of the decedent's estate indicating their capacity (ex. Executor, Administrator, Surviving Tenant etc.)

(!) Should only be signed at, and stamped with a Medallion Signature Guarantee, from a qualified financial institution (ex. bank, credit union, US stockbroker) that participates in the medallion program. Find one at **msglookup.com** or by scanning this code:

A NOTARY SEAL IS NOT ACCEPTABLE

Please make sure to bring this document and a current account statement with you. If transferring to more than one new owner, only one (1) Medallion Signature Guarantee Stamp and signature is required providing ALL forms are mailed in ONE envelope.

WAIVER OPTION: You may be eligible to utilize Computershare's Medallion Waiver Option. If (i) you are a U.S. resident, and (ii) your total account value for this stock is under $10,000. A non-refundable fee of $50 payable to Computershare and provision of a government-issued photo ID is required. If you choose this option, include your check number in this box and enclose a copy of your ID.

TRANSFER REQUEST DISCLOSURES & SIGNATURES

6. Signatures: 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. This section must be signed and stamped for your transfer to be executed.

Signature

Legal Title (if applicable)

Date (mm/dd/yyyy) / /

Co-Signature (if applicable)

Legal Title (if applicable)

Date (mm/dd/yyyy) / /

Stamp the **Medallion Signature Guarantee** here

(!) **DON'T MISS THIS IMPORTANT REQUIREMENT**

INSTRUCTIONS

7. **See Sale Disclosure on page 5.** Once submitted this cannot be revoked.

(!) By selling and signing below you agree to these terms and conditions and relinquish your rights to participate in the commission-free Purchase and Sale Program. IF YOU DON'T SELL, YOUR TRUST SHARES WILL REMAIN IN BOOK ENTRY FORM IN THE NEW/ EXISTING ACCOUNT.

NOTE: IF YOU HAVE COMPLETED THIS SECTION, PLEASE REMEMBER TO SIGN YOUR SALE REQUEST.

SELL YOUR SHARES (OPTIONAL SELECTION)

7. Multiple new and/or existing account holders wishing to sell must copy this page and complete section 7 for each person. NOTE: This does not apply to multiple owners on one account.

☐ Sell ONLY the shares included in this transfer request

☐ Sell these shares plus ALL shares held in my existing MetLife account *(fill in account number)*

Signature

Legal Title (if applicable)

Date (mm/dd/yyyy) / /

REVIEW EVERYTHING ABOVE TO EXECUTE TRANSFER AND/OR SALE

Need more information? Please see the next page.

IMPORTANT DEFINITIONS, DISCLOSURES & NOTES

Permitted transfers

As a beneficiary of the Policyholder Trust ("Trust Beneficiary"), you are permitted to transfer the ownership of your Trust Shares only as follows and upon providing the required supporting documentation.

After a transfer of the ownership of the Trust Shares, the shares of MetLife Inc. common stock represented by such Trust Shares will remain in the MetLife Policyholder Trust ("Trust") for the life of the Trust until they have been withdrawn or sold. Other than transfers upon death through the will of a Trust Beneficiary or by operation of law, no partial transfer will be permitted if the transfer would result in a transferee owning a number of Trust Shares that is not a whole number.

Account types

Individual (e.g. John T. Smith), if there is only one holder listed on the account.

Trust (e.g. John T. Smith and Jane T. Doe TR UA 4-3-66 Smith Family Trust), allows appointed trustees to handle the securities. All acting trustees are listed on the account, including legal name and date of the trust agreement. A legal trust agreement must exist.

Joint (e.g. John T. Smith and Jane T. Doe JT TEN) with right of survivorship is used if two or more equal holders are listed on the account. Please note, the registration must read "and" NOT "or". In the event of the death of one of the listed holders, the securities become the property of the surviving joint holder.

Estate (e.g. John Smith Executor for the Jane Doe Estate), allows a court-appointed legal representative to act on the account registered in the decedent's estate.

Custodial (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. 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 custodian or of the minor, the named custodian has 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 should be that of the minor.

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

Sale Disclosure

Sale transactions relating to Trust Shares are subject to the terms and conditions set forth in the Purchase and Sale Program, as amended, and the associated Procedures (collectively, the "Program"). Contact us at investor.metlife.com on the Shareholder Services page or by calling our Customer Service Center at 1-800-649-3593 for such terms and conditions. Under the terms of the Program, once a sale instruction is delivered to Computershare Inc. ("Program Agent"), it cannot be revoked.

Under the Program, you may sell Trust Shares free of any commissions or other fees.

Selling all Trust Shares will terminate your participation in the Policyholder Trust and your right to participate in the Program.

Partial sales are only permitted if you have more than 199 shares. Partial sales can only be made in lots of 100. Following any partial withdrawal for sale, you must still hold Trust Shares representing at least 100 Trust Shares. If you hold Trust Shares representing less than 100 Trust Shares after partial withdrawal for sale, you must make a full withdrawal for sale. Notwithstanding the foregoing, you are permitted to sell all, but not less than all of the Trust Shares represented by the Trust Shares transferred to you (as permitted under the Program) by a decedent Trust Beneficiary without regard to the share limitations described above related to partial sales.

Selling Trust shares

If the new account owner receiving these shares wishes to sell, section 7 must be completed. Note: if more than one new account owner wants the Trust Shares to be transferred and sold, please make a copy of the form and complete section 7 for each new account owner who wishes to sell.

Sell Only the Trust Shares received from this transfer allows you to sell the shares received from this transfer and does not affect any other shares you own.

Sell All shares received from this transfer PLUS all other Trust Shares held in my existing account specified on this form allows you to sell all of your shares you may own. For this option, you must provide the existing Computershare account number to include with these shares.

By signing and dating the transfer form, you acknowledge your agreement with these terms and conditions, and if you sell all your Trust Shares, you further acknowledge that you are relinquishing your rights as a Trust Beneficiary under the terms of the MetLife Policyholder Trust, including your rights to participate in the Policyholder Trust's commission-free Purchase and Sale Program. IF YOU CHOOSE NOT TO SELL, YOUR METLIFE SHARES WILL REMAIN IN BOOK ENTRY FORM IN THE NEW ACCOUNT.

IMPORTANT DEFINITIONS, DISCLOSURES & NOTES (cont'd)

Cost Basis

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.

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.

QUESTIONS? HERE'S HOW TO CONTACT US

You may obtain additional information by calling Computershare at **1-800-649-3593 or 1-201-680-6578**

AFFIDAVIT OF DOMICILE

To be completed for decedent transfers only.

Account Name: ______________________________ Account Number: ______________________________

Name of Stock: ______________________________

Shares will be transferred to the surviving spouse: Yes ______ No ______

Deceased Holder's Taxpayer Identification or Social Security Number: ______________________________

The undersigned, ______________________________

residing at ______________________________

being duly sworn, deposes and says that he/she is ______________________________

Describe your status, i.e. Executor, Administrator, Survivor in Joint Tenancy, etc.

(If a corporate fiduciary show title of affiant and name of corporation)

of (the estate of) ______________________________

who died on ______________________________

that at the time of death the domicile (legal residence) of said decedent was at

____

and that (s)he resided in the State of ______________________________

and was not a resident of any (other) state within the United States of America at time of death.

Signature: ______________________________

Sworn to before me, a notary public, this

AFFIX SEAL

______ day of ______________________________ , 20 ______

Signature: ______________________________

(official administering oath)

Title: ______________________________

My commission expires ______________________________

MetLife

Computershare

Computershare
PO Box 43006
Providence, RI 02940-3006
Within USA, US territories & Canada 1-800-649-3593
Outside USA, US territories & Canada 1-201-680-6578
Hearing Impaired (TDD) 1-201-680-6611
www.computershare.com/metlife

Name

Street Address

City, State, Zip

Holder Account Number

Use black ink. Print in CAPITAL letters inside the grey areas as shown in this example. A B C 1 2 3 X

Form W-9 Request for Taxpayer Identification Number and Certification (for the new owner or Trust/Estate)

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/Sole Proprietor or Single-Member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/Estate

Limited Liability Company or Other Classification

If you are an LLC or Other Classification, do not complete this form. You must complete an IRS Form W-9. This form can be found on the IRS website at **www.irs.gov**. See "Limited Liability Company or Other Classification" on the back of this form for more information.

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:

1. The number shown on this form is my correct Taxpayer Identification Number, and
2. 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
3. I am a U.S. citizen or other U.S. person (defined on reverse).
4. 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. **This form must be signed and dated for us to accept as proper certification.**

Sign Here

Signature 1 - Please keep signature within the box.

Date (mm/dd/yyyy) / /

Daytime Telephone Number

Send form to Computershare. Do not send to the IRS.

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, such as Computershare, 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 Form 1099 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 Filing Method 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, such as 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

3 — A state, the District of Columbia, a U.S. commonwealth or possession, 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

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

Limited Liability Company or Other Classification

If you are a Limited Liability Company or Other entity, complete an IRS Form W-9 found on the IRS website www.irs.gov. Be sure to include the information required in the IRS instructions for a *Limited Liability Company (LLC)* or for *Other entities* on page 2. Return the completed form to the address below.

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 along with your Transfer Request Form to one of the addresses on the first page.

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!