

METLIFE SOLUTIONS HELPING EMPLOYERS & EMPLOYEES NAVIGATE THROUGH A CHALLENGING BENEFITS ENVIRONMENT

About MetLife's Global Employee Benefits

MetLife is a leading provider of innovative employee benefits combining local capabilities with global scale to deliver world-class solutions to companies.¹ With more than 145 years of experience, MetLife brings considerable resources and experience to support its customers. Our product suite spans life, health, credit and pensions. MetLife has employee benefits operations in more than 40 countries and is a leading provider in over half of those countries. We are one of two founders of the MAXIS Global Benefits Network,² one of the world's leading international employee benefits networks with a presence in over 100 countries. We also provide data and best practices from around the world to help employers enrich their benefit plans and retain top talent.

Global Capabilities

Our expertise offers us the opportunity to help clients navigate through the complexities of global employee benefits.

- **Expatriate Benefits:**³ MetLife offers quality benefits to employees and their families assigned to work outside of their home country. We provide insurance coverage to expats stationed in more than 100 countries. Our expat solution aims to deliver member service locally rather than a centralized service in a remote location. As a result, members can quickly obtain local answers on questions such as program details, claims processing and physician/specialist recommendations.
- **Multinational Pooling:**⁴ We are a leader in the development and management of multinational pooling programs. The pooling of employee benefits for multinational companies can result in cost savings and administrative efficiencies.
- **Captive Management:**⁴ We have extensive expertise in assisting multinational companies to reinsure benefits to their captives. As a leader in the captive arena, we help clients develop a more balanced risk portfolio, increase control of exposures and broaden the spread of risk. Healthcare Management: As healthcare costs continue to soar, we help our clients with strategies focused on managing costs. We also help employers develop global health and wellness initiatives for their workforce in order to improve productivity and engagement.

PRODUCT SUITE

We provide a wide range of employee benefits programs:

- ▶ Life
- ▶ Health
- ▶ Disability
- ▶ Retirement and Pension Programs

FAST FACTS

- ▶ With operations in more than 40 countries, MetLife is a leading employee benefits provider in over 20 countries.
- ▶ Together with AXA, we lead the MAXIS Global Benefits Network, one of the world's leading international employee benefits network with a presence in over 100 markets.
- ▶ More than eighty percent of all Fortune 500[®] companies are clients of MetLife.⁵
- ▶ Deep health insurance capabilities, covering nearly three million lives on five continents.⁶
- ▶ Pensions products in over 25 countries.

For more of the latest findings from MetLife's Global Study of Employee Benefits Trends, visit BenefitTrends.MetLife.com.

¹ Group insurance policies are issued by locally licensed insurance affiliates of MetLife, Inc. or by locally licensed insurance companies not affiliated with MetLife, Inc. that participate in the MAXIS Global Benefits Network.

² MAXIS GBN S.A.S., Paris, France provides services notably in the marketing and communication areas on behalf of AXA France Vie S.A., Paris, France (AXA) and Metropolitan Life Insurance Company, New York, NY (MLIC) in connection with the MAXIS Global Benefits Network. The MAXIS Global Benefits Network is administered by AXA and MLIC and is a network of locally licensed MAXIS member insurance companies ("MAXIS Members"). The MAXIS Global Benefits Network is neither an insurance provider nor an insurance intermediary and only the MAXIS Members provide insurance. MLIC is the only MAXIS Member licensed to transact insurance business in New York. The other MAXIS Members are not licensed or authorized to do business in New York, and the policies and contracts they issue have not been approved by the New York Superintendent of Financial Services and are not subject to all of the laws of New York.

³ MetLife's expatriate benefits products are underwritten by Delaware American Life Insurance Company, a MetLife affiliate domiciled at 600 North King Street, Wilmington, DE 19801, and other affiliates. Coverage may not be available in all states.

⁴ Multinational Pooling and Captive Management services are provided through MAXIS Global Benefits Network.

⁵ FORTUNE 500® is a registered trademark of FORTUNE Magazine, a division of Time, Inc.

⁶ MetLife internal data as of 2013 for group medical and dental coverage issued by MetLife, Inc. affiliates inside and outside the U.S.

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