



Slavery and Human Trafficking Statement

This statement is made by MetLife Europe d.a.c. and on behalf of its United Kingdom branch.

About MetLife Europe d.a.c., UK branch

MetLife Europe is an Irish designated activity company, under the Companies Act 2014, which is a private company limited by shares. We are a member of the MetLife, Inc. group of companies. We operate in the UK through a locally established branch and trade under the name “MetLife”. Insurance solutions are provided in the UK by our UK branch. MetLife Europe d.a.c. is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority with respect to its UK business.

We established operations in the UK in 2007, focusing primarily on Wealth Management. Since then, we have become established as a credible insurance provider offering innovative products to the retirement planning and savings market. In addition, the business diversified - through MetLife, Inc.’s global acquisition in 2010 of American Life Insurance Company (Alico) - and we offer Group Employee Benefits and Individual Protection insurance solutions in the UK.

MetLife Europe is committed to conduct its business in an ethical and lawful manner. We have a zero-tolerance approach to modern slavery and human trafficking in our organisation and our supply chain. This forms part of our general commitment to conduct our business ethically and lawfully. MetLife’s commitment to ethical practices is set out in MetLife’s Code of Conduct.

Our supply chains

Our supply chains include third party suppliers of services, which support the UK branch to provide its insurance services and products. These include suppliers of the following services, which is a non-exhaustive list:

- Consultancy services
- Education and training services
- Financial Services (reinsurance)
- Insurance and reinsurance mediation
- IT equipment, software and hardware
- Maintenance services
- Marketing / media and related advertising and design services
- Operational services (outsourced)
- Professional services
- Property management services
- Travel and accommodation services
- Utilities

Anti-Slavery and Human Trafficking

We have a zero-tolerance approach to modern slavery and human trafficking in our organisation and our supply chain and we oppose modern slavery and human trafficking in any form. This forms part of our

general commitment to conduct our business ethically and lawfully as is set out in MetLife's Code of Conduct. All our employees are required to act in accordance with the Code of Conduct. An employee's failure to comply will result in appropriate disciplinary action and may lead to termination of their employment.

We have been taking pro-active steps with respect to our procurement processes and our supply chains to ensure that suppliers self-certify that they do not endorse, enable or facilitate human trafficking or slavery within their business and work is on-going to build the self-certification requirement into our procurement process. Ethical procurement training has been completed by procurement staff in the UK.

Suppliers will understand our approach to modern slavery and will be provided with this statement. We have been building anti-slavery and human trafficking clauses into our contracts, including clauses regarding corrective action and remediation. We expect all suppliers within our supply chain to comply with MetLife's values. Failure by a new supplier to provide a positive affirmation as to compliance will disqualify them from becoming a supplier to us as a result of non-compliance with applicable law.

We have an established Risk, Audit and Compliance Committee (RACC) for the UK branch, which reports into the Executive Risk Committee, which in turn reports into the Risk Committee of MetLife Europe's Board. The remit of the UK RACC includes monitoring, reviewing and making recommendations as to the legal and regulatory compliance position of the UK branch i.e. compliance with English law, which includes modern slavery law.

MetLife Europe has an established and robust whistleblowing process, where employees can anonymously report concerns as to any breach of our Code of Conduct, which would include any breach of modern slavery law.

Declaration

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes MetLife Europe d.a.c.'s modern slavery and human trafficking statement for the financial year ending 31 December 2016.

Signed on the Board's behalf for and on behalf of MetLife Europe d.a.c. and its UK branch.

A handwritten signature in black ink, appearing to read 'Dirk Ostijn', written over a faint, illegible stamp or background.

Dirk Ostijn - Director

14th June 2017