



Computershare  
PO Box 30170  
College Station, TX 77842-3170  
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](http://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.

As requested, enclosed are the forms and instructions needed to transfer the decedent's stock to a new account or another holder. We have also enclosed answers to Frequently Asked Questions (FAQs) to assist you with completing the form and to answer transfer related questions you may have. You can find additional helpful information in the "Help" section of our website, [www.computershare.com/metlife](http://www.computershare.com/metlife).

To request the transfer, you will need to complete the following steps:

**Step 1: Transfer Request form** – Complete the enclosed form. All surviving registered holders (if applicable) or a legally authorized representative must sign the "Authorized Signatures" section (section 7), with a Medallion Signature Guarantee for each signature. An individual signing on behalf of the current registered holder must indicate his or her capacity next to the signature on the form (e.g. John Smith, Executor or John Smith, Custodian). See the enclosed FAQ document for additional information.

Please include any original stock certificates along with the form (if applicable). If a certificate is lost, please contact us at the customer service number listed on the top right corner of this letter to find out the cost and process for requesting a replacement. Lost certificates must be replaced prior to transferring the shares.

**Step 2: Tax certification** – The new holder should complete and sign the enclosed Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding). If the new holder is unable to provide tax certification at this time, we will send him or her a Form W-8BEN once the transfer request is processed. Computershare will be required to withhold US taxes on any dividends or other cash distributions until certification is received.

**Step 3: Sales Instructions** – If the new owner wishes to sell the shares as a result of this transfer and/or from an existing account, the New Account Owner's Sale Instructions in **Section 9** must be completed and signed.

**Step 4: Additional tax documentation** – Obtain either a Federal Transfer Certificate from the US Internal Revenue Service or a notarized letter signed by the estate representative to submit with the form. See the enclosed FAQ document for additional information on how to obtain a certificate and the required contents of the letter.

**Step 5:** Send all required documents outlined above to:

Regular mail:  
Computershare  
PO Box 30170  
College Station, TX 77842-3170

Overnight/certified/registered delivery:  
Computershare  
211 Quality Circle, Suite 210  
College Station, TX 77845

It is important that you follow the steps above to ensure that your transfer can be completed. Depending on the type of transfer being requested, your transfer should be completed within 10 business days of receipt. A statement will be sent to the new holder upon completion of the transfer. Please note, the statement cannot be sent to a third party. If your transfer cannot be processed due to missing or incomplete documentation, we will contact you for more information.

If the value of the shares you are transferring exceeds US\$14 million, or if you have any questions, please contact us at the customer service number listed on the top right corner of this letter. You can also submit your questions online through the "Contact Us" section of the website listed above.

Sincerely,

Computershare  
Enclosures



Computershare  
 PO Box 30170  
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\_\_\_\_\_  
 Name of Current Account Holder

\_\_\_\_\_  
 Address

\_\_\_\_\_  
 City, State, Zip

Current Holder Account Number

\_\_\_\_\_

**Transfer Request — See enclosed instructions**

**PLEASE PRINT CLEARLY**

**CURRENT HOLDER INFORMATION**

**Shares to be Transferred**

PLEASE NOTE: Whole shares cannot be divided into fractional shares.

**1** Date of death (mm / dd / yyyy)

\_\_\_\_/\_\_\_\_/\_\_\_\_

**2** Daytime Telephone Number

\_\_\_\_

**3**  **Transfer ALL Shares** (all book-entry shares and any certificated shares submitted)  
 If this box is checked, do not complete sections 4, 5 and 6.

**PARTIAL TRANSFER:**

**4 DRS Book-Entry Shares** (number of whole shares to transfer)

\_\_\_\_\_

**5 Certificated Shares** (number of whole shares to transfer)

\_\_\_\_\_

**IMPORTANT:**  
 Original certificate(s) must be submitted for your transfer to be executed.

**6 Policyholder Trust Book-Entry Shares** (number of whole and/or fractional shares to transfer, if applicable)

\_\_\_\_\_.

**All transferred shares will be placed in book-entry form.**

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

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

The undersigned does (do) 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 signature(s) below on this Transfer Request form must correspond exactly with the name(s) as shown upon the face of the stock certificate or a Computershare-issued statement for book-entry shares, without alteration or enlargement or any change whatever. The below must be signed by all current registered holders, or a legally authorized representative with indication of his or her capacity next to the signature.

NOTE: Signature(s) 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. **(A NOTARY SEAL IS NOT ACCEPTABLE)**

\_\_\_\_\_

Signature of All Current Holders or Legal Representatives

\_\_\_\_\_

Date (mm / dd / yyyy)

\_\_\_\_/\_\_\_\_/\_\_\_\_

**IMPORTANT ► You must complete both sides of this form for it to be valid.**

E 1 0 7 U T R

Transfer Request — See enclosed instructions

PLEASE PRINT CLEARLY

NEW HOLDER / RECIPIENT INFORMATION

• Please complete for each new holder • Use additional pages as necessary

8 Account Type (mark only one option below):

Individual (complete A, B, F, G, H, I & J)

Custodial with Minor (complete A, B, C, F, G, H, I & J)

Transfer on Death (complete A, B, C, F, G, H, I & J)

Joint (complete A, B, C, F, G, H, I & J)

Estate (complete A, B, D, F, G, H, I & J)

Trustee/Trust (complete A-J)

Other (indicate type and complete A, B, C, F, G, H, I & J) \_\_\_\_\_

A New Holder's Existing Account Number (if applicable)

Grid for account number

B Name (First, MI, Last) - Individual / Custodian / Trustee / Executor / Other

Grid for name

C Name (First, MI, Last) - Joint Holder / Minor / Co-Trustee / TOD Beneficiary / Other (if applicable)

Grid for name

D Trust / Estate Name (if applicable)

Grid for trust/estate name

Trust / Estate Name - continued

Grid for trust/estate name continuation

E Date of Trust (mm / dd / yyyy) (if applicable)

Grid for date of trust

F Address Number and Street Name / Apt./Unit / PO Box

Grid for address

G City / Town

Grid for city/town

H State / Province

Grid for state/province

I Postal Code

Grid for postal code

J Country

Grid for country

9 New Account Owner's Sale Instructions: (The new shareholder must sign on the signature line in order to sell shares. If this section is left blank or sale instructions unsigned, your MetLife shares will not be sold and will remain in Book Entry form in the new account.)

Sell only the shares received from this transfer

Sell all shares currently held in my existing account along with the shares received from this transfer

Signature Required:

Signature line

Date (mm / dd / yyyy)

Grid for date

Sale transactions will be subject to the terms and conditions described in the Sale Disclosure. Please acknowledge your agreement with the foregoing by signing the space above.



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**Name of Beneficial Owner and Mailing Address**

Name

Address

City, State/Province, Postal Code, Country

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



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

OMB No. 1545-1621  
 (Rev. Feb. 2014) 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 tax identifying number (see instructions)

Date of birth (mm/dd/yyyy) (see instructions)

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

- Individuals claiming a reduced treaty rate must enter country of residence.
- 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 to which this form relates or am using this form to document myself as an individual that is an owner of a foreign financial institution,
- The beneficial owner on this form is not a U.S. person,
- The income to which this form relates is: (a) not effectively connected with the conduct of a trade or business in the United States, (b) effectively connected but is not subject to tax under an applicable income tax treaty, or (c) the partner's share of a partnership's effectively connected income,
- The beneficial owner on 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,
- 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, and
- The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to establish your status as a non-U.S. individual and, if applicable, obtain a reduced rate of withholding.

Date (mm/dd/yyyy)

Signature of beneficial owner or authorized signatory of beneficial owner

Print name and 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 2 5 U W 8

# 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:**

**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 Tax Identifying Number**

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 tax identifying 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 date of birth 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.

**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.

**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.

**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.

**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 Computershare 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 30170, College Station, TX 77842-3170, 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!

## Sale Disclosure

### MetLife Policyholder Trust Accounts

Sale transactions relating to interests ("Trust Interests") in the MetLife Policyholder Trust (the "Trust") representing shares of common stock of MetLife, Inc. (the "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"). Under the terms of the Program, once a sale instruction is delivered to Computershare Shareowner Services LLC, ("Program Agent"), it cannot be revoked.

Under the Program, you may sell Trust Shares free of any commissions or other fees. A copy of the brochure describing the Program is available on the Internet at [www.metlife.com](http://www.metlife.com) under Investor Relations on the Shareholder Services Information page or by calling our Customer Service Center at 1-800-649-3593.

Selling all shares will terminate your participation in the Trust and your right to participate in the Purchase & Sale 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 Interest representing at least 100 Trust Shares. If you hold Trust interests 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 Interest transferred to you (as permitted under the Program) by a deceased Trust Beneficiary without regard to the share limitations described above related to partial sales.

## Terms and Conditions of Sales Facility

### Non-Policyholder Trust Accounts

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 *Transaction Request Form*), or online at [www.computershare.com](http://www.computershare.com) 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](http://www.computershare.com) through Investor Centre 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 *Transaction Request Form*), by telephone or at [www.computershare.com](http://www.computershare.com) through Investor Centre 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 of any change in the market value of any security at any time. If you are a shareholder enrolled in the Company's dividend reinvestment or direct stock purchase plan (collectively, the "Plan"), and the Plan provides that split, spin-off, or distributed shares are to be allocated to the shareholder through the Plan, then the sale of book-entry shares will be subject to the Plan, in which case such shareholder may not use the sales facility.
  - (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 sale requests are final. Once Computershare receives your sale instructions, the request cannot be stopped or cancelled. Shares sold may be a combination of DRS and plan shares. 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](http://www.computershare.com).
  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 Form W-9. Please visit us online if you need a 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, including this brochure and all exhibits attached hereto, constitutes the entire agreement between the parties with respect to the subject matter hereof and supersedes 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 [or by posting a copy of such modification or notice at [www.computershare.com](http://www.computershare.com)].
  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 employee stock purchase plans, dividend reinvestment plans, direct stock purchase plans and/or direct registration 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, stock ownership information 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.

## 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 date of death as recorded on the death certificate.
- 2** Enter a daytime telephone number where you can be reached should we have any questions regarding this transfer request.
- 3** Check this box only if you wish to transfer all of the shares in the decedent's 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 4, 5 and 6.**
- 4** Enter the number of DRS book-entry shares you wish to transfer.
- 5** 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.
- 6** Enter the number of Policyholder Trust book-entry shares you wish to transfer. If you would like to transfer all of the decedent's Policyholder Trust shares, you must enter the exact number of shares the decedent held including any partial share amount.
- 7** **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.

- 8** **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 8D, 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 8A. 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.
- 9** 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
- Federal Transfer Certificate
- Managing Your Account Online (Investor Centre)

**Note:** Reference to our website – [www.computershare.com/metlife](http://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 the decedent owned?

- The decedent owned **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.
- The decedent owned **certificated shares** if a paper stock certificate was issued to him or her.

#### How can I find out the decedent's current share balance?

If the decedent's shares are held electronically by Computershare in book-entry form, the most recent statement that the decedent 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 am listed as a joint holder on the decedent's account. Do I need to transfer the shares to myself to have the decedent's name removed for the account?

Yes. You need to complete a Transfer Request form to transfer the shares to a new account in your name. The surviving holder(s) or a legally authorized representative must sign the "Authorized Signatures" section (section 7) of the form. You must either (1) provide an original death certificate or certified copy, or (2) obtain a Medallion Signature Guarantee for each signature on the form.

#### What do I do if I want to transfer the decedent's 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 the decedent's employee stock purchase plan (ESPP) shares?

Please contact the decedent's ESPP administrator for details on how to transfer any ESPP shares that he or she held.

#### How do I transfer shares to a brokerage account?

Please contact your stockbroker to initiate the transfer of shares in the decedent's 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 8A 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 the decedent 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 removing a name, will result in a new account.

#### 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.

#### 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.

#### What do I do if more than one owner on the acct is deceased?

Please indicate the date of death for the most recent decedent. Please consult your tax advisor.

## Frequently Asked Questions (FAQs)

### Uncashed Checks

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

No. You may be able to cash the decedent's check under the same authority that allows you to transfer the shares. 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.

### Federal Transfer Certificate

#### When is a Federal Transfer Certificate required? How do I obtain one?

A Federal Transfer Certificate is required if the individual listed as the current registered holder is deceased and was a non-US resident at the time of death. The certificate can be obtained from the district director of the Internal Revenue Service by writing to:

Estate Tax Group S:SE:SP:EG:EC:1206  
I.R.S. SB/SE Estate and Gift Tax Program  
1111 Constitution Ave., N.W. LE-4435  
Washington DC 20224

For questions regarding transfer certificates or the estate and gift taxation of nonresidents of the US, please call the Estate Tax Group at +1-202-874-1660.

#### What other option do I have?

In lieu of a Federal Transfer Certificate, you can submit a notarized letter signed by the estate representative(s), which states that (a) the decedent was neither a citizen nor a resident of the US at the time of death, (b) the death occurred on or after January 1, 1977, and (c) the gross value of the decedent's US estate on the date of death did not exceed US\$60,000.

## Frequently Asked Questions (FAQs)

### Managing Your Account Online (Investor Centre)

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#### **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](http://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](http://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.