MetLife



Computershare PO Box 30170 College Station, TX 77842-3170 Within USA, US territories & Canada Outside USA, US territories & Canada 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.

Dear Sir/Madam,

Please accept our condolences on your loss and be assured that we are here to help you and to make this process as easy as possible. We have enclosed:

- A Transfer Request form;
- · Instructions to guide you in completing the form; and
- A Substitute Form W-9

What you need to do

- Complete Sections 1 5 of the *Transfer Request* form
- The authorized person(s) MUST sign section 5
- If sale instructions are included with the Transfer Request, the person receiving the shares MUST complete and sign Section 6
- · Complete and sign the enclosed Substitute Form W-9 with the Taxpayer Identification Number of the new owner
- If you are transferring certificated shares, the original stock certificate(s) must be submitted in order for your transfer to be completed
- · Return the completed forms and any requested documents to Computershare:

By Regular Mail	By Overnight/Certified/Registered Delivery
Computershare	Computershare
P.O. Box 30170	211 Quality Circle, Suite 210
College Station, TX 77842-3170	College Station, TX 77845

If you have questions, our customer service professionals are available to help you Monday - Friday between 8 a.m. – 6 p.m. ET at 800-649-3593.

Sincerely, Computershare

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

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 <u>www.metlife.com</u> 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, your 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 <u>www.computershare.com/metlife</u> 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 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 <u>www.computershare.com/metiffe</u> 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 sales 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.
- 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 <u>www.computershare.com/metlife</u>.
- 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 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 <u>www.computershare.com/metife</u>].
- 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.

Instructions to guide you in completing the enclosed form

 Date of death (umr / dJ yyy) Transfer shares in this account (Please check <u>ONLY</u> one box) a) Check this box if ALL shares in the actionat are to be transfered to new owners as directed in section 4. B) Copy this form and check this box if dividing shares among multiple new owners in your account. Indicate the number of shares for the new owners in the box below. B) Copy this form and check this box if dividing shares among multiple new owners in your account. Indicate the number of shares for the new owners in the box below. B) Copy this form and check this box if undicate the number of shares. For guidance on completing section 4, please refer to the definitions and titling of accounts on the enclosed instructions. Definitions include Joint Tenant, Transfer on Death, and Trusts. a) Mame of the New Owner(s) b) Name of the Trust (b) Name of the Trust (c) Name of the Trust (d) Date of the Trust (e) Address of the New Qumer (f) Clay. State. Zp Code of the New Owner (g) Tapayevi Identification Number (g) Tapayevi Identification Number (h) New Owner (h)	De	ceased Transfer Request — Pleas	se see the enclosed instructions PLEASE PRINT CLEARLY	1 — Section 1: Please enter the date the
 3 Replace any outstanding uncashed checks? <i>By</i> checking this box. <i>J</i> contig the name of the new concerns as the low outer as at the new outer as at the low outer as at the low	1	· ·	_	shareholder passed away.
checks? By checking this box, I certify that I am authorized to have these encoded in the new account listed in Section 4. among multiple new owners in your account. Indicate the initiate in the box below. Shares: immed of shares for the new owner in the box below. Shares: immed of shares for the new owner in the box below. Shares: immed of shares for the new owner in the box below. Shares: immed of shares for the new owner in the box below. Shares: immed of the new owner in the box below. Shares: immed of the new owner in the box below. Shares: immed of the new owner in the box below. Shares: immed of the new owner in the box below. Shares: immed of the new owner in the box below. Shares: immed of the new owner in the box below. Shares: immed of the new owner in the box below. Shares: immed of the new owner(s) (Please use this section for all types of new owners, scopt Trusts. Refer to the encode instructions for further details) USE SECTIONS B, C, AND D ONLY IF THE NEW OWNER IS A TRUST (Enter the information from the Trust Agreement) (b) Name of the Trust 1 0 1 7 2 0 1 2 (mmiddlyyyy) (e) Address of the New Owner 1 0 1 7 2 0 1 2 (mmiddlyyyy) (f) Rex payer Identification Number				
 Who is receiving these shares? For guidance on completing section 4, please refer to the definitions and titling of accounts on the enclosed instructions. Definitions include Joint Tenant, Transfer on Death, and Trusts. (a) Name of the New Owner(s) (Please use this section for all types of newners, except the form and check this box. Indicate the number of shares for the new owners owners in the box below. USE SECTIONS B, C, AND D ONLY IF THE NEW OWNER IS A TRUST (Enter the information from the Trust Agreement) (b) Name of the Trust (c) Name of the Trust (d) Date of the Trust (e) Address of the New Owner (f) City, State, Zip Code of the New Owner (g) Taxpayer Identification Number (h) New Owner (h) New Owner 	3	checks? By checking this box, I certify that I am authorized to have these checks replaced in the name of the new	among multiple new owners in your account. Indicate the number of shares for the new owner in the box below.	to transfer only a portion of the shares in your account and indicate the number
(a) Name of the New Owner(s) (Please use this section for all types of new owners, except Trusts. Refer to the enclosed instructions for further details) box. Indicate the number of shares for the new owner in the box below. USE SECTIONS B, C, AND D ONLY IF THE NEW OWNER IS A TRUST (Enter the information from the Trust Agreement) (b) Name of the Trust 5 (c) Name of the Trust 1 0 / 1 7 / 2 0 1 2 (mm/dd/yyyy) 3 Section 3: Check this box if you would like to replace any uncashed checks on the existing account. By checking this box, you certify that you are authorized to have these checks replaced in the name of the new account listed in Section 4. (g) Taxpayer Identification Number of the New Owner Do not use hyphens 1 2 3 4 5 6 7 8 9 SSN EIN X	4			the shares among multiple new owners,
(b) Name of the Trust 1 1 7 2 1 2 Section 3: Check this box if you would like to replace any uncashed checks on the existing account. By checking this box, you certify that you are authorized to have these checks replaced in the name of the new account listed in Section 4. (b) Name of the Trust 1 1 7 2 1 2 (mm/dd/yyyy) (e) Address of the New Owner (f) City, State, Zip Code of the New Owner (g) Taxpayer Identification Number of the New Owner Do not use hyphens 1 2 3 Ein X		(Please use this section for all types of new owners, except Trusts. Refer to the		box. Indicate the number of shares for
(c) Name of the Trustee (d) Date of the Trust 10172011 (e) Address of the New Owner (f) City, State, Zip Code of the New Owner (g) Taxpayer Identification Number of the New Owner (h) New Owner's Existing Computershare		USE SECTIONS B, C, AND D ONLY IF THE N	EW OWNER IS A TRUST (Enter the information from the Trust Agreement)	
(d) Date of the Trust 1 0 1 7 2 0 1 2 (mm/dd/yyyy) (e) Address of the New Owner (f) City, State, Zip Code of the New Owner (g) Taxpayer Identification Number Or the New Owner (h) New Owner's Existing Computershare		(b) Name of the Trust		3 — Section 3: Check this box if you would
(a) Date of the risk: (b) Address of the New Owner (c) Taxpayer Identification Number (c) Taxpayer Identification Number ((c) Name of the Trustee		
(e) Address of the New Owner (f) City, State, Zip Code of the New Owner (g) Taxpayer Identification Number of the New Owner (h) New Owner's Existing Computershare (h) New Owner's Existing Computershare		(d) Date of the Trust	1 0 / 1 7 / 2 0 1 2 (mm/dd/yyyy)	
(f) City, State, Zip Code of the New Owner (g) Taxpayer Identification Number of the New Owner (h) New Owner's Existing Computershare (h) New Owner's Existing Computershare		(e) Address of the New Owner		
of the New Owner use hyphens 1 2 3 4 5 6 7 6 9 SSN EIN X (h) New Owner's Existing Computershare Image: Signature of the New Owner's Existing Computershare		(f) City, State, Zip Code of the New Owner		
		of the New Owner		Section 4.
		(h) New Owner's Existing Computershare Account Number (if applicable)		

Section 4: This section is important as it will let us know who is receiving these shares and the information necessary to establish the account. Please fill out this section of the form completely and accurately to ensure we have everything we need to process your transfer.

Complete (a) and (e) through (f), for non Trust accounts. For Trust accounts, complete (b) through (f) only.

(a): Write in the name(s) of the new owner(s).

• Estates - If the shares are being transferred to an estate, print the name of the executor or administrator of the estate, the name of the estate and ensure that the authorized representative (executor, executrix or legal representative) signs Section 5. For example, John Smith, executor of the estate of Mary Smith.

Definitions and Titling of Accounts

• A **joint tenant** registration with right of survivorship, 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 e.g. John T. Smith and Jane T. Doe JT TEN.

• A transfer on death (TOD) registration is used to allow an individual or joint owners with rights of survivorship to designate one individual or entity as the beneficiary of the account upon the death of the registered holder. The TOD registration may not be available for all states. Examples of this type of registration include John Smith TOD Mary Smith; or John Smith and Mary Smith JT TEN TOD Jane Smith.

• A **Trust** registration is used when the shares are to be owned by a trust and a legal trust agreement exists. Allows the appointed trustee(s) to act on the account.

For Trust accounts, provide the following from the Trust Agreement:

(b): The name of the Trust.

- (c): The name of the Trustee(s).
- (d): The date of the Trust, which can be found on your Trust documentation.

(e) and (f): These sections must be filled out for ALL accounts. It should be the address of the account that will be receiving shares.

(g): This section must be filled out with the **Social Security** or **Employer Identification Number** for the new owner of the shares. For individuals, this is your Social Security number (SSN). For other entities, it is the Employer Identification Number (EIN) for the entity. Please use the boxes provided to enter the 9-digit number.

(h): If you have an existing MetLife stock account and would like to transfer these shares into that account, please include that account number and we will accommodate your request. If you enter an incorrect existing account number, we will open a new account on your behalf.

(Instructions continued on reverse) ►

Section 5: The person(s) legally authorized to make this transfer must sign and date this section. Legal representatives must indicate the title of their legal capacity.

You are also required to secure a Medallion Signature Guarantee in order to complete your transfer. The form should only be signed at the financial institution providing the Medallion Signature Guarantee.

What is a Medallion Signature Guarantee? (Also known as the "Medallion Stamp Program") Medallion Signature Guarantee Program is a program approved by the Securities Transfer Association that enables participating financial institutions to guarantee signatures. The Medallion program ensures that the individual signing is in fact the registered owner or is legally authorized to sign for the registered owner.

Where can I obtain a Medallion Signature Guarantee? Any U.S. financial institution that belongs to the Medallion Signature Guarantee program can provide Medallion Guarantees. Such institutions include banks, savings and loans, credit unions and U.S. brokerages.

Deceased Transfer Request — Please see the enclosed instructions	PLEASE PRINT CLEARLY
5 Authorized Signatures — This section <u>must be signed and stamped</u> for your transfer to be executed.	Required Medallion Guarantee Stamp (Notary Seal is <u>Not</u> Acceptable)
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)	
Sign Here To Execute The Transfer Signature of the executor, administrator, or other legal representative of the estate of the decedent Capacity of signor(s)	Date (mm / dd / yyyy)
mary Sample	
Enter Telephone number	
PLEASE BE AWARE THAT THE SIGNATURE(S) ABOVE CONSTITUTES YOUR REQUEST TO	TRANSFER THE ACCOUNT LISTED ON THIS FORM
Section 6: If you 1) wish to sell the shares from this transfer or 2) sell the shares in your entransfer, you <u>must</u> check the appropriate box, sign and date this section for your request to	•
REQUEST TO SELL SHARES PLEASE REM	EMBER TO SIGN YOUR SALE REQUEST
IF THE NEW OWNER RECEIVING THESE SHARES WISHES TO SELL, SECTION 6 MUST BE CO	OMPLETED AND SIGNED.

6 New Account Owner's Sale Instructions

The new shareholder <u>must</u> sign on the signature line in order to sell these shares. IF THIS SECTION IS LEFT BLANK, OR THE SALE INSTRUCTIONS ARE UNSIGNED, YOUR METLIFE SHARES WILL NOT BE SOLD AND WILL REMAIN IN BOOK ENTRY FORM IN THE NEW ACCOUNT.



6

Sell only the shares received from this transfer

10		

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

For Policyholder Trust Share Interests: Sale instructions will be subject to the terms and conditions described in the Sale Disclosure included with this transfer form. Once a sale instruction has been delivered to Computershare as the Program Agent, it cannot be revoked. By signing and dating in the space below, you acknowledge your agreement with these terms and conditions, and if you sold all your 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 Trust's commission-free Purchase and Sale Program.

For Registered Shares: Sale instructions will be subject to the terms and conditions of the DRS Sales Facility. Once a sale instruction has been delivered to Computershare as the Agent, it cannot be revoked. By signing and dating in the space below, you acknowledge your agreement with the enclosed DRS Sales Facility Terms and Conditions, which also can be found at www.computershare.com/metlife.

 Sign Here
 To Sell Your Shares
 Signature of new owner(s)
 Date (mm / dd / yyyy)

Return the completed form to the Computershare address at the top of the form.

Computershare

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

Name of Current Account Holder

MetLife

Address

City, State, Zip

Current Holder Account Number

Date of death (mm / dd / yyyy)	2 Transfer shares in this account (Please check <u>ONLY</u> one bo
	a) Check this box if ALL shares in the account are to be transferred to new owner as directed in section 4.
	OR
Replace any outstanding uncashed	b) Copy this form and check this box if dividing shares
checks? By checking this box, I certify that I am authorized to have these	among multiple new owners in your account. Indicate the number of shares for the new owner in the box below.
checks replaced in the name of the new	
account listed in Section 4.	Shares:
new owners, except Trusts. Refer to the enclosed instructions for further details)	
USE SECTIONS B, C, AND D ONLY IF THE	NEW OWNER IS A TRUST (Enter the information from the Trust Agreement)
(b) Name of the Trust	
(c) Name of the Trustee	
(d) Date of the Trust	(mm/dd/yyyy)
(e) Address of the New Owner	
(f) City, State, Zip Code of the New Owner	
(g) Taxpayer Identification Number	Do not
of the New Owner (h) New Owner's Existing Computershare	use hyphens

IMPORTANT ► You must <u>complete both sides</u> of this form for it to be valid.

╋

Deceased Transfer Request — Please see the enclosed instructions

Authorized Signatures — This section <u>must be signed and stamped</u> 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)

Sign Here To Execute The Transfer

Signature of the executor, administrator or other legal representative of the estate of the decedent	Capacity of signor(s)	Date (mm / dd / yyyy)
Enter Telephone number		

PLEASE BE AWARE THAT THE SIGNATURE(S) ABOVE CONSTITUTES YOUR REQUEST TO TRANSFER THE ACCOUNT LISTED ON THIS FORM.

REQUEST TO SELL SHARES

PLEASE REMEMBER TO SIGN YOUR SALE REQUEST

IF THE NEW OWNER RECEIVING THESE SHARES WISHES TO SELL, SECTION 6 MUST BE COMPLETED AND SIGNED.

6 New Account Owner's Sale Instructions

The new shareholder <u>must</u> sign on the signature line in order to sell these shares. IF THIS SECTION IS LEFT BLANK, OR THE SALE INSTRUCTIONS ARE 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 specified on this form, along with the shares received from this transfer

For Policyholder Trust Share Interests: Sale instructions will be subject to the terms and conditions described in the Sale Disclosure included with this transfer form. Once a sale instruction has been delivered to Computershare as the Program Agent, it cannot be revoked. By signing and dating in the space below, you acknowledge your agreement with these terms and conditions, and if you sold all your 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 Trust's commission-free Purchase and Sale Program.

For Registered Shares: Sale instructions will be subject to the terms and conditions of the DRS Sales Facility. Once a sale instruction has been delivered to Computershare as the Agent, it cannot be revoked. By signing and dating in the space below, you acknowledge your agreement with the enclosed DRS Sales Facility Terms and Conditions, which also can be found at www.computershare.com/metlife.

Sign Here	To Sell Your Shares	Signature of new owner(s)	Date (mm / dd / yyyy)

Return the completed form to the Computershare address at the top of the form.

E 2 9 9 U T R

PLEASE PRINT CLEARLY

Required
Medallion Guarantee Stamp

(Notary Seal Is Not Acceptable)

Computershare

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

Name			
Address			

City, State, Zip

Use <u>black</u> ink. Print in CAPITAL letters inside the grey areas as shown in this example.

Form W-9 Request for Taxpayer Identification Number and Certification

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.

OR		
B Federal Tax Classification Check appropriate box (required); check only <u>ONE</u> of the following boxes:		Limited Liability Company or
Individual/Sole Proprietor or Single- Member LLC Note: For a single-member LLC that is disregarded, check the appropriate box above	Partnership Trust/ Estate e for the tax classification of the single-member owner.	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 <u>www.irs.gov</u> . See "Limited Liability Company or Other Classification" on the back of this form for more information.
C Exempt Payee Code (if any)		of this form for more information.
If you are exempt from backup withholding, enter in the Exemptions box See Exempt payee codes on the back of this form.	x, any code that may apply to you.	Exemption from FATCA reporting code (if any) <u>Not Applicable</u> (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).

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 of U.S. Person - Please keep signature within the box	Date (mm/dd/yyyy)	Daytime Telephone Number
		/ /	
Court former to Court	nutransham. Do not could to the IDC		

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

E 2 3 U W 9

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		ve the Requester	Exempt payee code. Generally, individuals (including sole proprietors) are not exempt from backup withholding.	
-	For this type of account:	Give name and SSN of:	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	
1.	Individual	The individual	party network transactions.	
2.	Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account	Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.	
3.	Custodian account of a minor	The minor	The following codes identify payees that are exempt from backup withholding:	
4.	(Uniform Gift to Minors Act) a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee	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)	
	b. So-called trust account that is not a legal or valid trust under state	The actual owner	2 The United States or any of its agencies or instrumentalities	
5.	law Sole proprietorship or disregarded	The owner	3 – A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities	
6	entity owned by an individual Grantor trust filing under Optional	The grantor	4 - A foreign government or any of its political subdivisions, agencies, or instrumentalities	
0.	Form 1099 Filing Method 1 (see Regulation section	The grantor	5 A corporation	
_	1.671-4(b)(2)(i)(A))		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	
_	For this type of account:	Give name and EIN of:		
7.	Disregarded entity not owned by an individual	The owner	7 – A futures commission merchant registered with the Commodity Futures Trading Commission	
8.	A valid trust, estate, or pension trust	Legal entity	8 A real estate investment trust	
	Corporation or LLC electing	The corporation	9 - An entity registered at all times during the tax year under the Investment Company Act of 1940	
	corporate status on Form 8832 or Form 2553		10 – A common trust fund operated by a bank under section 584(a)	
1(). Association, club, religious,	The organization	11 A financial institution	
	charitable, educational, or other tax- exempt organization		12 A middleman known in the investment community as a nominee or custodian	
11	I. Partnership or multi-member LLC	The partnership	13 - A trust exempt from tax under section 664 or described in section 4947	
12	2. A broker or registered nominee	The broker or nominee		
1:	3. 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		

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 the completed form to:

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!

Computershare Tax Operations PO Box 30170 College Station, TX 77842-3170