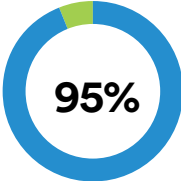


Service excellence



Customer Satisfaction



Overall Satisfaction with SBR
Average results from Voice of the Customer surveys¹

SBR has over 35 years in the COLI/BOLI market

MetLife Specialized Benefit Resources (SBR) has been setting industry standards since 1987. Our experienced team uses a **consultative approach** to help companies with the design, implementation and administration of liability financing and corporate executive benefits. SBR provides solutions to help banks, credit unions, corporations and insurance companies mitigate benefit liability risks in a tax-efficient manner through the use of corporate-owned life insurance (COLI/ICOLI) and bank-owned life insurance (BOLI).

More than 60	people focused on the COLI/BOLI market
Over \$26 billion	COLI/BOLI assets under management
Over 1,000	programs implemented
Over 100,000	lives insured

As of March 31, 2025

Exceptional Service

SBR ensures that customers, including brokers and corporate clients, receive exceptional service at each step of the process, from initial consultation to implementation and ongoing service. A Sales Director (pre-sale) and a Client Executive (post-sale) are assigned to each case, providing a single point of contact with **in-depth knowledge of product and plan design** backed by a group of experts.

SBR Service is “Superlative”

Support is “Best in Class”

Results feedback from broker interview sessions²





93%

of customers found it easy to do business with SBR

97%

of customers were satisfied with their SBR client executive

Average results from Voice of the Customer surveys¹

An SBR Sales Director partners with the broker to tailor plan design, pricing and underwriting specific to the client's needs.

A dedicated Client Executive ensures **seamless case implementation** and assists with ongoing service and reporting. Longstanding relationships are built with clients and their brokers through proactive case management and periodic reviews with clients.

Customer Centricity and Quality Assurance

At MetLife SBR, customers are at the center of everything we do. We are committed to processes and procedures that **continually measure and evaluate our services** to better serve our customers. SBR seeks, analyzes and acts on feedback from customers gathered through broker and client interactions, Voice of the Customer Surveys, MetLife Customer Experience team and the SBR Website. Our **processes and controls** are monitored by **internal and external audits**, review of SOX compliance and completion of the SSAE18 audit standard for specific products. SBR has achieved HITRUST CSF Certification for its information security policies and procedures.

Over 400,000	transactions processed
3-5 Business days	standard turnaround time

Policyholder transactions in 2024

Data Protection and Business Continuity

MetLife SBR maintains **robust standards and procedures to safeguard information** about customers, associates, business partners and other entities that provide MetLife with such information. MetLife's Global Privacy & Information Security Program sets forth principles and guidelines for consistent standards that anchor MetLife's privacy and data protection framework, including adherence to MetLife's Code of Business Ethics and IT Security Policies. MetLife's Information Lifecycle Management (ILM) program sets company wide standards for **managing the full lifecycle of records** including creation, retention and proper destruction of records. The IT Risk and Security department works with IT and business management to institute controls for IT systems, applications and databases. MetLife keeps an enterprise grade **backup strategy in alignment with best industry practices**. Our backup strategy has been engineered to maximize the ability to recover in a timely manner while protecting personal information. In addition, MetLife reviews and updates policies and procedures to keep current in light of cybersecurity laws, emerging threats and new and changing technologies.

The MetLife advantage

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is one of the world’s leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world. Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

MetLife’s Retirement & Income Solutions division, the company’s institutional retirement business, issues products through Metropolitan Life Insurance Company and Metropolitan Tower Life Insurance Company, two wholly-owned subsidiaries of MetLife, Inc. Retirement & Income Solutions issues products for transferred pension liabilities, stable value, institutional income annuities, benefits funding and structured settlements.

The major rating agencies have repeatedly recognized MetLife for our financial strength and our strong capitalization.³ Our financial strength has been built upon and is sustained through our diversity of businesses, conservative risk management and expertise in focusing on investment fundamentals. MetLife specializes in providing clients with the knowledge, tools and solutions to help manage the complex regulatory issues and potential tax implications that are unique to benefits and benefit liabilities.



**For more information call 877-MET-EXEC
or visit our website: www.metlife.com/sbr**

1. Average results from periodic surveys conducted between 2015 to 2023.
2. Results feedback from interview sessions conducted February 2022.
3. For current ratings information and a more complete analysis of the financial strength of MetLife, please go to www.MetLife.com and click on “About Us” and then click on “Company Ratings.”

Neither MetLife nor its representatives may provide legal, accounting or tax advice. Any discussion of taxes or accounting rules is for general information purposes only. Companies should consult with and rely on their own independent legal and tax advisers regarding their particular facts and circumstances.