

Information related to Sustainability.

Financial market participant MetLife Europe d.a.c. (the “Company”) is a life insurance company incorporated and registered in Ireland. Its Irish registration number is 415123.

Introduction

The Company aims to comply with the requirements of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector (the “SFDR”) and therefore discloses:

- A. information on its policies for integrating sustainability risks into its investment decision-making processes (in accordance with Article 3 SFDR); and
- B. information on how the Company’s remuneration policies are consistent with the integration of sustainability risks (in accordance with Article 5 SFDR).

A. The Company’s policies on the integration of sustainability risks into investment decision-making processes

Risk management is ingrained in MetLife culture and integrated throughout the organisation. When the Company is assessing the Fund Managers, ESG considerations are a vital part of the due diligence process. The Company believes that the Fund Managers’ adherence to sound ESG practices enables the Company to minimize financial risk, such as controversy triggered by loss of customers, fines, penalties, and environmental clean-up costs. Relevant ESG Risks and ESG risk ratings, as applicable, are included as a part of the ongoing overall risk assessment of the funds managed by the Fund Managers and, therefore, the suitability of the Fund Managers as investment partners for the Company.

Sustainability risk is defined as environmental, social responsibility and governance event or condition (collectively the “ESG Risks”), the occurrence of which could have a real or potential material negative impact on the value of the investment.

The ESG Risks which the Company considers in respect of the funds managed by its Fund Managers are:

Environmental Matters pertaining to environmental issues are identified to assess potential impacts on the environment (including air, water and climate change).

Social The Company evaluates issues related to health and safety, compliance with labour regulations, and general labour conditions. It also reviews risks associated with product safety to help ensure sustainable business operations.

Governance The Company evaluates the diversity of corporate boards of the companies in which the Fund Managers invest to ensure they are prepared to face future risks and act in the best interests of their respective businesses, shareholders, and other key stakeholders and consistently communicate information regarding ESG factors material to their business.

MetLife Europe d.a.c. is a limited liability company incorporated in the Republic of Ireland.
Registration Number 415123 Registered Office: 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland.
MetLife Europe d.a.c. is registered in the Republic of Cyprus as an overseas company: Registration Number AE2955.
Registered Address: 38 Kennedy Avenue, 1087 Nicosia, Cyprus.
E-mail: contact@metlife.com

In accordance with the European Union (Insurance and Reinsurance) Regulations of Ireland of 2015, MetLife Europe d.a.c. (Cyprus) is authorized to provide life insurance activities in the following categories:
I, III, IV, VI and non-life insurance activities in the following categories: 1, 2.

B. Information on remuneration policy in the context of integration of sustainability risks

MetLife's compensation philosophy refers to the Company's risk management framework and processes of the Company including how MetLife's compensation program avoids providing executives with incentives to take excessive risks. The Company's risk management framework, governance, HR and procurement processes all include consideration of sustainability risks. As a result, the Company is satisfied that its remuneration policy is consistent with the integration of sustainability risks.

The Company's remuneration policy is reviewed and approved by the Company on an annual basis. The most recently updated version of the policy was effective from 1 January 2025.

Overview of changes to sustainability-related disclosures

Date of amendment	Explanation of amendments	
	Article 3 SFDR	Article 5 SFDR
05/2025		In relation to the disclosure regarding the Company's remuneration policy, only partial wording changes have been made, but these do not affect the content of the published information.
10/2023	There have been changes in the wording due to the update of the ESG risk consideration processes and the separation of disclosures under Articles 3 of the SFDR (integrating sustainability risks into investment decision-making processes) and 4 of the SFDR (considering principal adverse impacts of investment decisions on sustainability factors). Details of MetLife Investment Management's ("MIM") policy on integrating sustainability risks into the investment decision-making process were deleted as MIM is one of a number of fund managers engaged by the Company. Information regarding the Company's fund managers selection and the due diligence it performs on the funds managed by the fund managers has been updated to reflect current processes. Furthermore, the text has been broken down to make it clear which information is disclosed under Article 3 (integrating sustainability risks into investment	In relation to the disclosure regarding the Company's remuneration policy, only partial wording changes have been made, but these do not affect the content of the published information.

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	decision-making processes) and which under Article 4 of the SFDR).	
12/2022	There were partial changes in the wording of the text without substantive changes. Furthermore, the text has been divided into sub-sections for the sake of clarity and the titles of the individual sections have been changed to make it easier to distinguish what information is disclosed under Article 3 SFDR (integrating sustainability risks into investment decision-making processes) and what under Article 4 SFDR (considering principal adverse impacts of investment decisions on sustainability factors).	New introduction was added to indicate that the Company's Board of Directors had approved changes to the Company's remuneration policy updated for information on how its remuneration policy is consistent with the integration of sustainability risks effective from 1 January 2023
10/2022	There was no change in relation to information under Article 3 SFDR.	Changes due to the fact that the Company's remuneration policy was updated to include information on the consistency of its remuneration policy with the integration of sustainability risks effective from 1 January 2023. In this context, the following was added: - reference to the Company's philosophy of preventing managers from being motivated to take excessive risks; and - information that the risk management framework, corporate governance, human resources and procurement processes include consideration of sustainability risks.
09/2021	There was no change in relation to information under Article 3 SFDR.	The Company updated its disclosure to add that the Company's remuneration policy had not been updated to include information on how the policy was consistent with the integration of sustainability risks.

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07/2021	<p>The disclosures were updated to provide details of the Company's policies on the integration of sustainability risks in its investment decision-making processes, in (i) the assessment of material environmental, social and governance (ESG) factors and (ii) the selection of its fund managers.</p> <p>The Company established its policies on the incorporation of sustainability risks in its investment decision making process in June 2021.</p>	<p>The information regarding why the Company's remuneration policy did not include information on how its remuneration policy was consistent with the integration of sustainability risks in its investment decision making process was deleted.</p>
03/2021	<p>Initial publication of information on the date of effect of the SFDR.</p>	<p>Initial publication of information on the date of effect of the SFDR.</p>

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