

MetLife's Insurance Ratings

MetLife consistently earns high ratings for financial strength and claims paying ability. For your reference, MetLife's current insurance ratings (as of 2/6/03) are listed below.

- **A+ (A.M. Best)¹**

An A+ (Superior) rating is assigned to companies that have superior balance sheet strength, operating performance and business profile.

- **AA (Standard and Poor's)²**

The AA rating given by Standard & Poor's gives MetLife a "Very Strong" rating in financial security.

- **AA (Fitch)³**

An AA rating is assigned to companies possessing very strong capacity to meet policyholder and contract obligations.

- **Aa2 (Moody's Investors Service)⁴**

Insurance companies rated Aa by Moody's offer excellent financial security.

*For more information,
please contact your
MetLife Representative.*

MetLife® Small Business Center

Group Term Life/AD&D ■ Core Buy-Up Life/AD&D ■ Enhanced Optional Life/AD&D ■ Dependent Life ■ Dental Short Term Disability ■ Long Term Disability ■ Voluntary Short Term Disability ■ Individual Disability Income ■ 401(k) Programs

¹ A.M. Best's A+ Range Definition: Assigned to companies that have superior balance sheet strength, operating performance and business profile. These companies have a very strong ability to meet their ongoing obligations to policyholders.

² Standard and Poor's AA Range Definition: An insurer rated AA has "Very Strong" financial security characteristics differing only slightly from those rated higher.

³ Fitch's AA Range Definition: Companies are viewed as possessing very strong capacity to meet policyholder and contract obligations. Risk factors are modest, and the impact of any adverse business and economic factors is expected to be very small. ⁴ Moody's Investors Service Aa2 Range Definition: Insurance companies rated Aa offer excellent financial security. Numeric modifiers are used to refer to the ranking within the group – one being the highest and three being the lowest.