

At a Glance

May 2010



About Alico

Alico is one of the leading international insurance companies in the world today. With branches and subsidiaries in more than 50 countries, Alico provides life insurance, accident and health insurance, retirement planning, and wealth management solutions to consumers and businesses worldwide.

Recent News

On March 7, 2010, AIG entered into a definitive agreement for the sale of Alico to MetLife, Inc. for approximately \$15.5 billion, including \$6.8 billion in cash and the remainder in equity securities of MetLife, subject to closing adjustments. The transaction is expected to close by the end of 2010.

Overview

- Alico, a recognised international brand, has built a reputation for delivering market-leading products and services to its customers since its founding in 1921.
- Alico's worldwide presence gives it an advantage, including a deep understanding of evolving market needs.
- Alico understands its local markets and designs and customises products and services to meet the needs of its customers, inclusive of individuals and companies of all sizes.
- Alico engages in proactive risk management, centralising oversight of product pricing, investments and financial reporting.
- Through its diversified multi-channel distribution Alico can respond quickly and effectively to meet customer needs.

Unparalleled Global Business

- Operations in over 50 countries
- Worldwide staff of 12,500
- 20 million policyholders
- 60,000 agents, brokers, and financial institutions
- Major presence in mature and key growth markets

2009 Financial Highlights¹

Total Pre-tax Operating Income ²	\$2.2 billion
After Tax Operating Income	\$1.5 billion
Return on Equity (ROE) ³	14.0%
Total Investment Assets as of 4Q09	\$98 billion

Agency: Rating/Outlook⁴

Standard & Poor's	A+ / Negative
Moody's Investor Service	A1 / Stable
Fitch Ratings	A+ / Rating Watch Positive
A.M. Best Company	A / Under Review with Positive Implications

- ¹ Financial information as provided is taken from the MetLife presentation, "MetLife Inc. Acquisition of Alico" dated March 8, 2010. The full presentation is available in the "Investors" section of the MetLife website at www.metlife.com. Historical financial information for Alico included in this presentation is derived from generally accepted accounting principles ("GAAP") financial statements provided by Alico, but those financial statements have not been audited and have not been made publicly available. Alico uses a November 30 fiscal year. Except where otherwise noted, when financial information for Alico is presented for a particular year, that information is as of or for the twelve months ended November 30 of that year, and not the calendar year.
- ² Alico's pre-tax operating income is calculated as (i) net income after tax, plus (ii) provision for income tax, less (iii) other income, less (iv) net realised capital gains (losses).
- ³ Alico's operating return on equity is calculated as net operating income divided by average equity including Accumulated Other Comprehensive Income (AOCI).
- ⁴ Ratings as stated reflect the financial strength ratings of Alico and are current as of May 11, 2010.

For more information on Alico, please visit www.alico.com

Alico is a leading international life insurer with a unique heritage of serving customers across the globe for over 85 years. The company provides consumers and businesses with products and services for life insurance, accident and health insurance, retirement planning, and wealth management solutions. Through an extensive network of over 60,000 agents, brokers, financial institutions, and other points of distribution, and 12,500 employees across more than 50 countries, Alico services 20 million customers worldwide.

Alico has branch offices, subsidiaries and affiliates in emerging, developing, and developed markets in Europe, Asia, the Middle East, Africa and Latin America. Alico is domiciled in Wilmington, Delaware and has regional headquarters in Tokyo, Paris, Athens, Dubai, and Santiago, Chile.