

MetLife, Inc. (MET)

Financial Services / Insurance - Life · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$100.76	\$64.0B	\$102.42	19.2	25.6%	13%	7/9	+30.4%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	3.3M	\$67.33	0.81	4.6%	1%	0.1	+174.3%

MetLife, Inc. operates as a leading global financial services entity, delivering an extensive array of services encompassing insurance, annuities, employee benefits, and asset management. The company manages its operations through five primary divisions: the U.S., Asia, Latin America, Europe, the Middle East and Africa (EMEA), and MetLife Holdings. Its broad insurance offerings include life, dental, group short-term and long-term disability, individual disability, pet, accidental death and dismemberment, vision, and accident and health coverages, as well as prepaid legal plans. MetLife also supports employers with administrative services-only (ASO) arrangements. Furthermore, it provides sophisticated financial instruments such as general and separate account contracts, synthetic guaranteed interest contracts, and private floating rate funding agreements. The company facilitates pension risk transfers, offers institutional income annuities, structures settlements, and delivers capital markets investment products. Specialized life insurance products and funding agreements are also available for post-retirement benefits, alongside company, bank, or trust-owned life insurance used to finance non-qualified executive benefit programs. In addition, MetLife offers a variety of annuity options including fixed, indexed-linked, and variable, alongside pension and regular savings products. Its life insurance portfolio features whole life, term life, endowments, universal and variable life, and group life policies. The company also provides longevity reinsurance solutions, credit insurance products, and protection for long-term healthcare services. MetLife, Inc. was founded in 1863 and is headquartered in New York City.

SECTOR Financial Services INDUSTRY Insurance - Life EXCHANGE NYSE MARKET CAP \$64.0B EMPLOYEES 46,000 (SEC-filed) CEO Michel Abbas Khalaf
IPO 2000-04-05 COUNTRY US
200 Park Avenue, New York City, NY 10166-0188 · Tel 212 578 9500 · [metlife.com](https://www.metlife.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

42 / 100

Street mean **\$108.14** (7 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

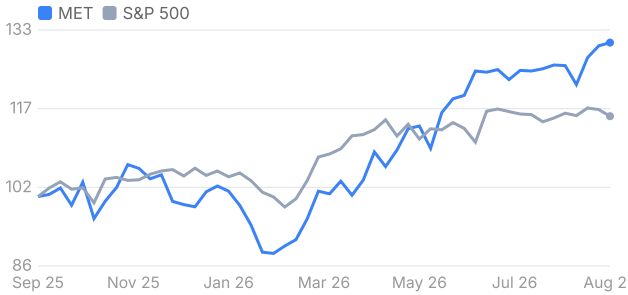
COMP-PLAN ACTIVITY ONLY

exercises and tax withholding only

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **MET +30.4%** · **S&P 500 +15.9%** · spread **+14.5pp**



7 Years vs S&P 500 · **MET +174.3%** · **S&P 500 +189.9%** · spread **-15.6pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE
42
OF 100

Score Breakdown

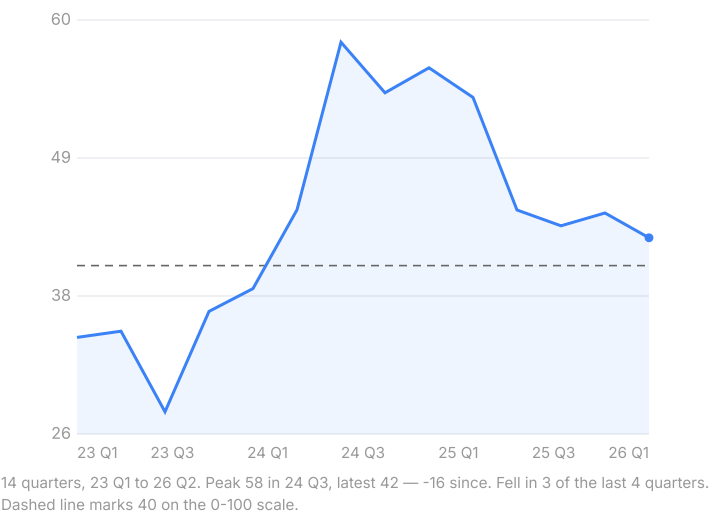
Profitability	22/100
Growth	36/100
Momentum	66/100
Quality	64/100
Earnings Quality	71/100
Balance Sheet	60/100
Value	61/100
Risk (safety)	50/100
Overall	42.3/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
AFL	59
PRU	57
PUK	53
UNM	32
GL	46
JXN	64
MET	42

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

42 / 100

IS Score 42.3 / 100 · -15.9 from peak of 58

Quarter	Business Quality Score
23 Q1	35
23 Q2	35
23 Q3	28
23 Q4	35
24 Q1	38
24 Q2	45
24 Q3	58
24 Q4	52
25 Q1	55
25 Q2	50
25 Q3	45
25 Q4	44
26 Q1	42

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BULLISH

Technical Score 87 / 100 · Power +74 · 20 of 22 indicator votes bullish

Quarter	Price Structure Score
07-23	75
08-13	100
09-03	44
09-13	75
09-23	100
10-16	87

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

These two disagree — business quality 42, price structure 87 out of 100, so the price reads better than the business does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

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5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 42.3	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 45 → 43 → 44 → 42	the direction matters more than the level
Technical vote share back above 50%	now 100%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,450 → now 1,450	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

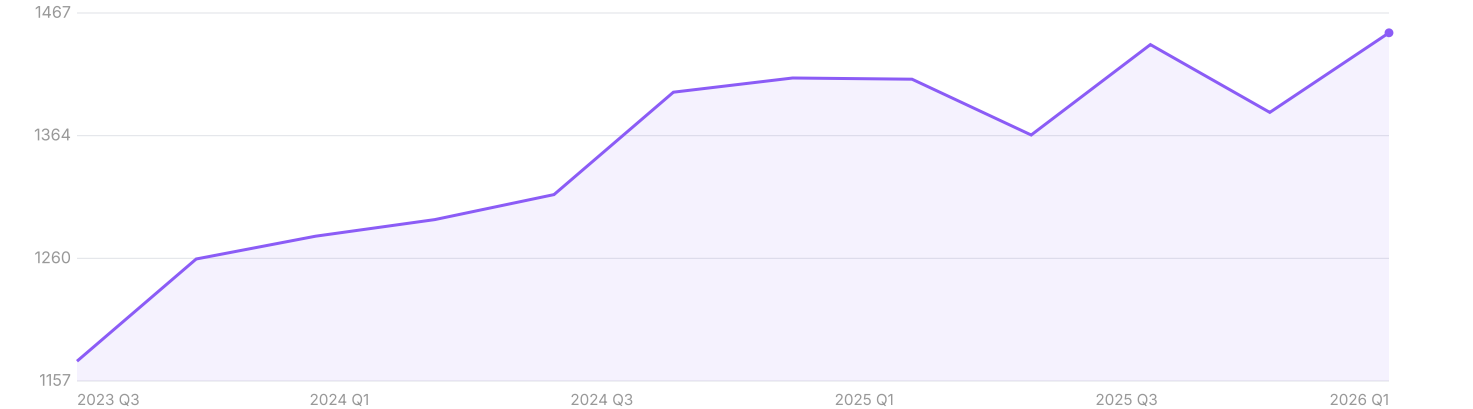
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-06-02	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1159 up / 1064 down net +95 funds	INSTITUTIONS ADDED (13F) 67 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,450 · latest 1,450 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,450	489.1M	\$38.8B	75.0%
2026 Q1	1,383	483.3M	\$32.1B	74.1%
2025 Q4	1,440	491.3M	\$36.6B	75.3%
2025 Q3	1,364	482.6M	\$37.6B	74.0%
2025 Q2	1,411	489.3M	\$37.3B	75.0%
2025 Q1	1,412	496.7M	\$37.3B	76.2%
2024 Q4	1,400	505.2M	\$38.8B	77.5%
2024 Q3	1,314	509.4M	\$40.0B	78.1%
2024 Q2	1,293	520.0M	\$33.9B	79.8%
2024 Q1	1,279	525.7M	\$36.3B	80.6%
2023 Q4	1,260	537.5M	\$33.4B	82.4%
2023 Q3	1,174	547.2M	\$32.0B	83.9%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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8 INSIDER ACTIVITY						live Form 4 data
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Johnson Jeh C.	director	2026-10-01	A-Award	544	\$0.05M	10,101
Hubbard Robert Glenn	director	2026-10-01	A-Award	941	\$0.09M	109,132
Mumenthaler Christian Stephane	director	2026-10-01	A-Award	544	\$0.05M	4,018
Harris Carla A	director	2026-10-01	A-Award	544	\$0.05M	11,701
Weinberger Mark A	director	2026-10-01	A-Award	544	—	19,932
Mckenzie Diana	director	2026-10-01	A-Award	544	\$0.05M	25,929
Seitz Michelle	director	2026-10-01	A-Award	544	—	2,125
Hay Laura J	director	2026-10-01	A-Award	544	\$0.05M	6,901
9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY						EDGE

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Comp-Plan Activity Only	\$0.0M 0 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-06-02	2026-07-08
Ro Khanna	House	SELL	\$15,001 - \$50,000	2026-01-29	2026-02-10
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-01-13	2026-02-10
Sheldon Whitehouse	Senate	SELL	\$1,001 - \$15,000	2024-11-19	2024-12-05
Sheldon Whitehouse	Senate	SELL	\$1,001 - \$15,000	2024-11-19	2024-12-04
Thomas R. Carper	Senate	SELL	\$1,001 - \$15,000	2024-01-17	2024-02-02

HOUSE 12-MO 5 trades 3 purchases	SENATE 12-MO 0 trades None purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag
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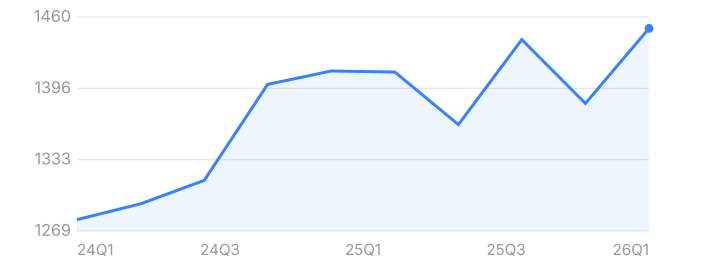
11 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,383	13F SHARES 483M 74.1% of shares out	NEW / CLOSED 114 / 139 positions, QoQ	INCREASED / REDUCED 495 / 555 positions, QoQ	
PUT/CALL (13F) 1.06 option positions	FREE FLOAT 83.6% 531M sh			

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Td Waterhouse Canada Inc.	373,636	\$35M
Wedge Capital Management L L P/Nc	347,010	\$33M
Valley Wealth Managers, Inc.	289,622	\$27M
Cantor Fitzgerald Investment Advis	175,989	\$17M
Fjarde Ap-Fonden /Fourth Swedish N	173,932	\$16M
Ferguson Wellman Capital Managemen	171,583	\$16M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

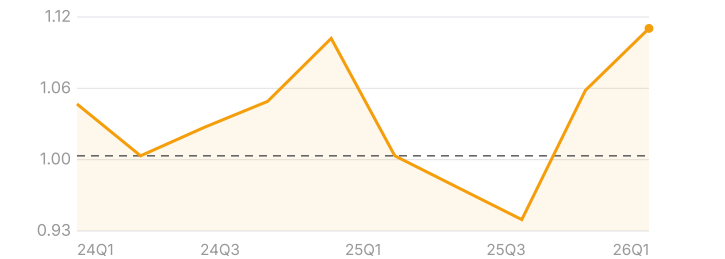
13F Filers Holding MET — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$1.6B
VSMPX	0.1%	\$1.6B
VTI	0.1%	\$1.6B
VTSAX	0.1%	\$1.6B
VOO	0.1%	\$1.3B
VFINX	0.1%	\$1.3B

Institutional Put/Call — quarterly



12

SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

78%

55%

32%

10%

Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

13

DARK POOL ACTIVITY

EDGE · live ATS data

Weekly Notional (\$B)

Date	Value
06-15	\$0.3B
07-06	\$0.6B
07-27	\$0.2B
08-17	\$0.3B

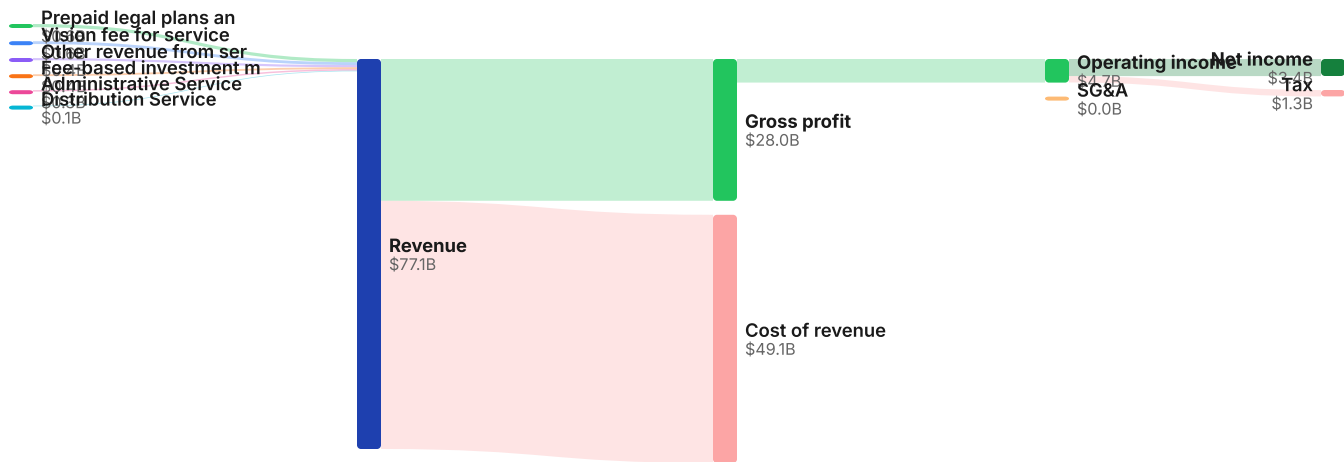
Where MET Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	3.2M	50 sh
Ubsa Ubs Ats	3.2M	57 sh
Mstx Ms Trajectory Cross (Ats-1)	2.2M	51 sh
Ebxl Level Ats	2.1M	29 sh
Sgmt Sigma X2	1.7M	50 sh
Mlix Instinct X	1.4M	84 sh

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14 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of MetLife, Inc. revenue goes. All values FY2025 filings, live.

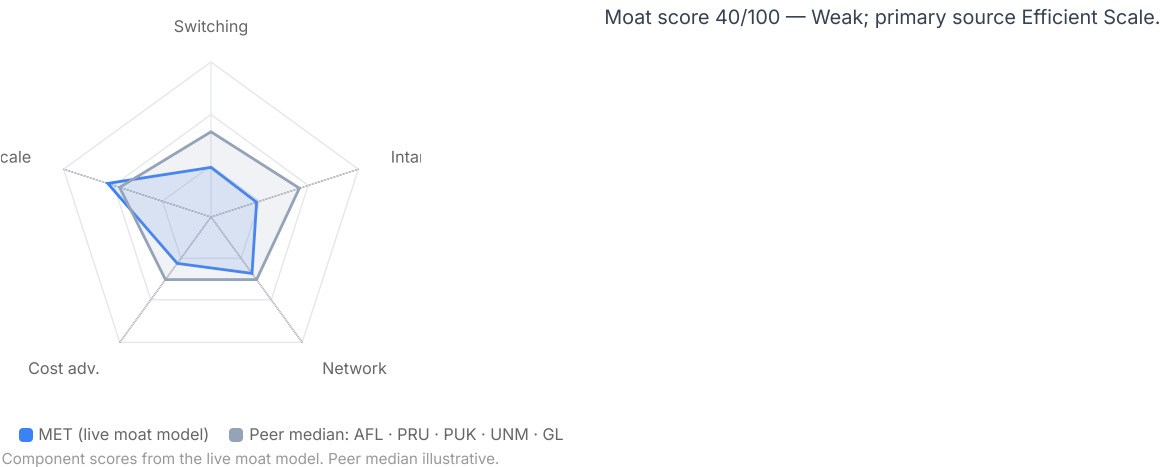
15 GEOGRAPHIC REVENUE

live segmentation

REGION	REVENUE	SHARE
Asia	\$238M	56%
Latin America	\$115M	27%
Europe, Middle East And Africa	\$69M	16%

16 MOAT & COMPETITIVE POSITION

LIVE MODEL · 40/100 WEAK



3.8 · Employees (SEC filings)



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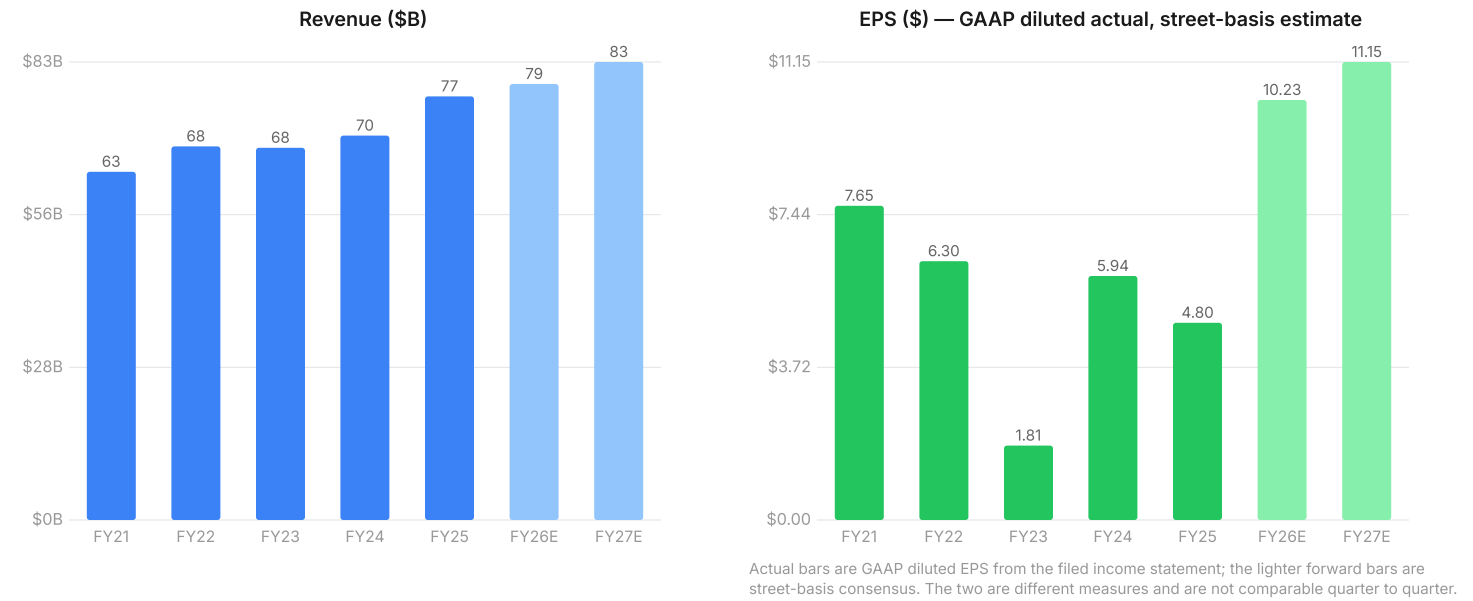
17 CORPORATE INFORMATION — KEY OFFICERS

46,000 employees

OFFICER	TITLE
Michel Abbas Khalaf	Chief Executive Officer, President & Director
John Dennis McCallion	Executive Vice President, Chief Financial Officer & Head of Investment Management
Bill Pappas	Executive Vice President and Head of Global Technology & Operations
Ramy Tadros	Regional President of U.S. Business & Head of MetLife Holdings

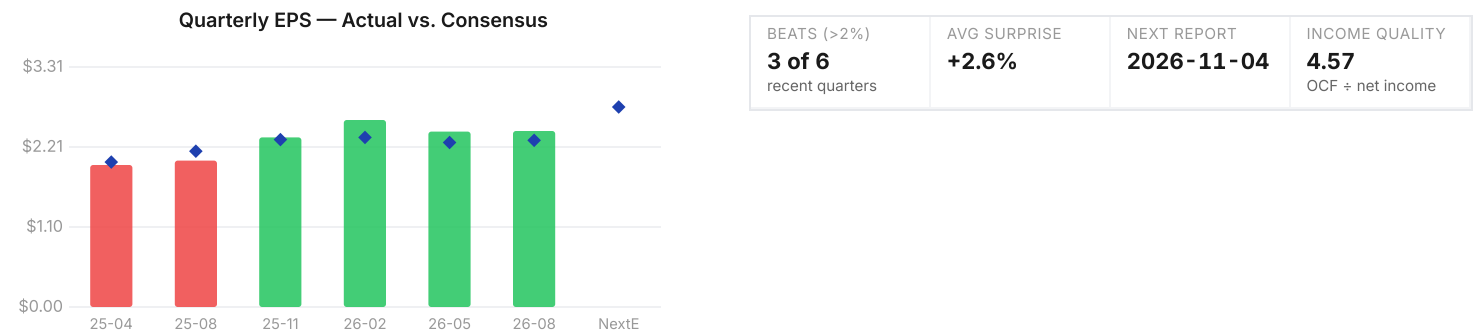
18 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



19 ESTIMATE VS. ACTUAL & SURPRISES

live data



20 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

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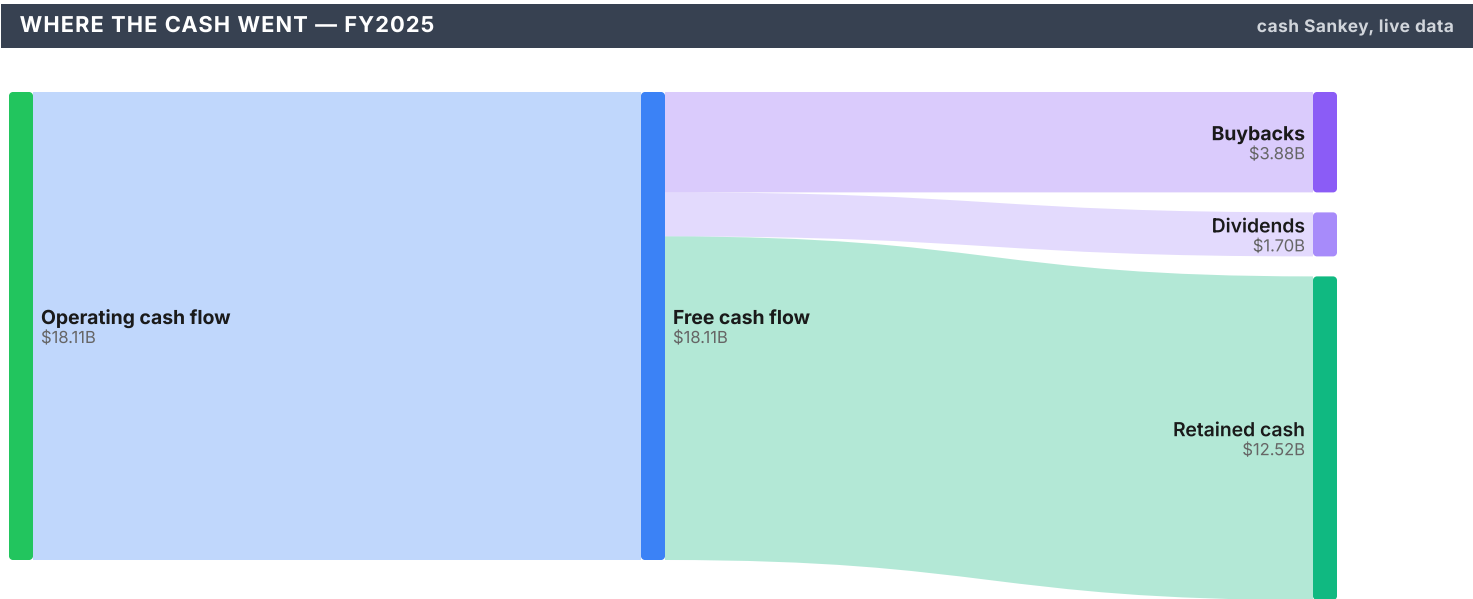
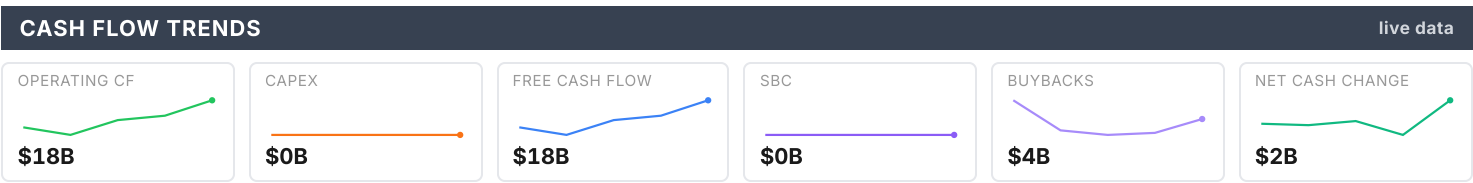
INCOME TRENDS — 5 YEAR

live financials



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21 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	63.4	68.0	67.7	69.9	77.1	
Cost of revenue	46.5	49.0	50.4	50.9	49.1	
Gross profit	16.8	18.9	17.3	19.0	28.0	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	5.8	5.9	6.2	6.0	0.0	
Operating income	8.5	6.4	2.2	5.6	4.7	
EBITDA	10.1	8.0	3.9	7.4	5.7	
D&A	0.7	0.7	0.7	0.7	0.0	
Pretax income	8.5	6.4	2.2	5.6	4.7	
Income tax	1.6	1.1	0.6	1.2	1.3	
Net income	6.9	5.3	1.6	4.4	3.4	
Diluted EPS (\$)	7.65	6.30	1.81	5.94	4.80	
Diluted shares (M)	869	809	762	711	665	



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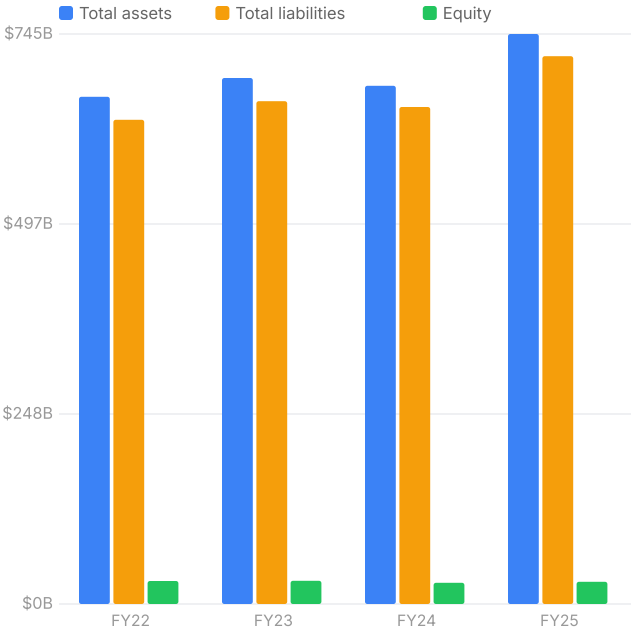
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	20.2	20.6	20.1	22.0	
ST investments	281.7	281.4	80.5	103.3	
Receivables (net)	17.4	30.2	30.8	54.3	
Total current assets	297.0	331.2	0.0	179.6	
PP&E (net)	3.5	3.6	1.9	1.7	
Goodwill + intangibles	9.3	9.2	8.9	30.7	
Total assets	663.1	687.6	677.5	745.2	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	0.2	0.1	0.5	1.6	
Deferred revenue	2.8	0.0	0.0	0.0	
Total current liabilities	0.0	0.1	0.0	276.1	
Long-term debt	17.7	18.7	18.2	18.6	
Total liabilities	632.9	657.3	649.8	716.2	
Shareholders' equity	30.1	30.3	27.7	28.9	

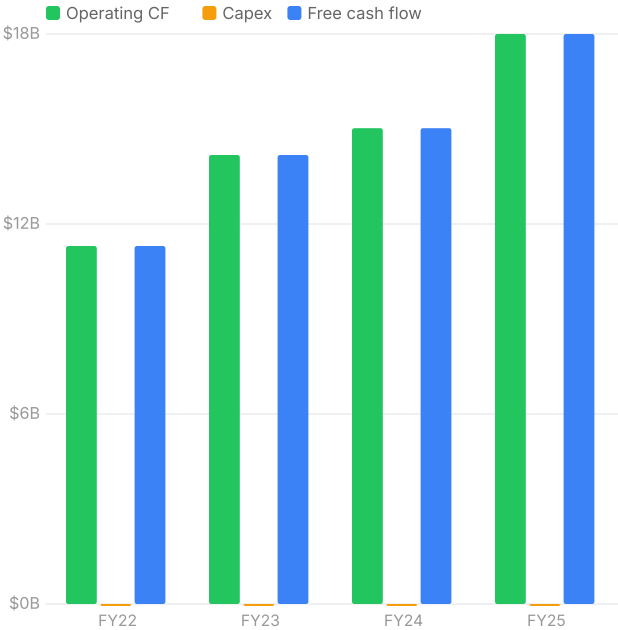
Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	5.3	1.6	4.4	3.4	
D&A	0.0	0.0	0.0	0.8	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	0.7	2.2	1.9	6.8	
Operating cash flow	11.4	14.3	15.1	18.1	
Capital expenditures	0.0	0.0	0.0	0.0	
Investing cash flow	(2.6)	(10.2)	(11.5)	(15.6)	
Buybacks	(3.3)	(3.1)	(3.2)	(3.9)	
Dividends paid	(1.8)	(1.8)	(1.7)	(1.7)	
Debt issuance / (repay)	0.9	0.9	(1.0)	(0.6)	
Financing cash flow	(9.9)	(2.9)	(3.1)	0.2	
Free cash flow	11.4	14.3	15.1	18.1	

Balance Sheet Structure (\$B)



Cash Generation vs Capex (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

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22 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	9.2%	10.4%	5.3%	15.4%	12.1%	13%	
ROA	0.8%	0.7%	0.2%	0.6%	0.5%	0.5%	
ROIC	-2.3%	-2.0%	-0.6%	-8.2%	-4.4%	0.8%	
Gross margin	26.6%	27.9%	25.5%	27.2%	36.4%	25.6%	
Operating margin	13.4%	9.4%	3.2%	8.0%	6.0%	6.2%	
Net margin	10.8%	7.8%	2.3%	6.3%	4.4%	4.6%	
EBITDA margin	16.0%	11.7%	5.8%	10.5%	7.4%	7.6%	
FCF margin	17.8%	16.4%	21.3%	21.6%	23.8%	—	
VALUATION							
P/E	7.13	10.32	29.44	12.55	15.53	19.2	
P/B	0.69	1.74	1.55	2.02	1.85	2.4	
P/S	0.65	0.75	0.69	0.79	0.69	0.81	
P/FCF	3.64	4.58	3.26	3.67	2.90	3.9	
EV/EBITDA	-33.53	-33.10	-73.83	-3.95	-9.20	11.1	
EV/Revenue	-4.20	-3.34	-3.54	-0.38	-0.69	0.8	
Earnings yield	14.0%	9.7%	3.4%	8.0%	6.4%	5.52%	
FCF yield	27.4%	21.8%	30.7%	27.2%	34.5%	25.88%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	—	—	2783.29	—	0.65	0.65	
Quick ratio	—	—	2783.29	—	0.65	0.65	
Debt / equity	0.26	0.60	0.63	0.68	0.71	0.78	
Debt / assets	2.3%	2.7%	2.7%	2.8%	2.7%	2.8%	
Net debt / EBITDA	-38.70	-40.54	-88.31	-12.29	-18.38	0.34	
Interest coverage	9.83	7.47	3.07	6.42	5.39	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.09	0.10	0.10	0.10	0.11	0.10	
Receivables turnover	4.12	4.03	2.89	2.39	1.93	1.4	
DSO (days)	89	91	126	153	189	260	
DPO (days)	0	0	0	0	0	—	
Cash conversion cycle	89	91	126	153	189	260	
GROWTH (YoY)							
Revenue growth	6.3%	-3.7%	-3.7%	4.8%	8.6%	—	
Net income growth	21.2%	-23.0%	-68.7%	180.5%	-23.7%	—	
EPS growth	29.9%	-17.6%	-66.9%	199.6%	-19.9%	—	
FCF growth	11.5%	-11.3%	25.4%	6.0%	19.8%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	7.75	6.39	2.12	6.34	5.08	5.56	
Book value / share	79.84	37.81	40.26	39.33	42.71	42.88	
Revenue / share	85.35	87.92	89.75	100.49	114.49	120.62	
FCF / share	15.18	14.39	19.13	21.66	27.23	25.42	
Cash / share	434.80	382.07	405.19	144.10	188.49	198.66	
SHAREHOLDER RETURN & SCORES							
Buyback yield	10.3%	6.4%	6.7%	5.8%	5.5%	4.40%	
Altman Z-Score	0.25	0.81	0.81	0.28	0.10	0.1	
Piotroski F-Score	7	6	4	7	7	7/9	
Beneish M-Score	-2.30	-2.87	-1.76	-2.34	-1.94	-1.61	

23 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	0.1	Distress (<1.81)	Distress	
Income quality	4.57	Cash-backed	OCF ÷ net income	
Beneish M-Score	-1.61	Elevated	vs -2.22 threshold	

24 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.74	Revenue stability	0.40
Interest burden		0.82	Earnings stability	0.21
Operating margin		7.6%	Earnings persistence	0.94
Asset turnover		0.11×	Revenue CAGR 3y	3.7%
Financial leverage		26.52×	EPS CAGR 3y	12.5%
= ROE		13%	FCF CAGR 3y	18.3%

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SHAREHOLDER RETURN PROFILE				live
BUYBACK YIELD	DIVIDEND YIELD	TOTAL SHAREHOLDER RETURN	SBC / REVENUE	
4.40%	2.30%	7.43%	0.0%	
		cash yield	dilution pressure	



26 PEER COMPARISON							live peer engine
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
AFL	\$60.2B	12.9	17%	20.2%	+11.6%	6/9	+14.8%
PRU	\$40.0B	10.4	12%	5.8%	+8.9%	8/9	+17.6%
PUK	\$29.6B	8.5	39%	6.4%	+175.6%	7/9	-10.0%
UNM	\$14.6B	21.5	6%	7.8%	+3.3%	7/9	+25.9%
GL	\$13.0B	11.1	21%	18.0%	+5.3%	7/9	—
JXN	\$8.8B	163.2	1%	—	+18.6%	7/9	—
PRI	\$8.7B	11.3	33%	23.4%	+7.6%	8/9	—
VOYA	\$8.5B	15.7	13%	5.0%	-25.5%	6/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

27 ANALYST CONSENSUS & ESTIMATES

live consensus

Buy

33 Analysts

Str Sell (0)

Sell (0)

Hold (7)

Buy (26)

Str Buy (0)

MEAN TARGET (QTR)

TARGET VS. PRICE

NEXT REPORT

\$108.14

+7.3%

2026-11-04

7 targets

last-quarter mean

street \$2.76

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$79.32B	\$79.92B / \$78.94B	\$10.23	\$10.80 / \$7.43	11
FY2027	\$83.33B	\$84.92B / \$80.84B	\$11.15	\$12.08 / \$7.58	11
FY2028	\$86.70B	\$89.06B / \$84.06B	\$12.46	\$13.71 / \$10.90	7

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28 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$110.00	+9.2%	4
Last Quarter	\$108.14	+7.3%	7
Last Year	\$99.45	-1.3%	31
All Time	\$92.42	-8.3%	65

Rolling mean of published targets vs. last close \$100.76. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

B+

DCF5/5ROE4/5ROA2/5DEBT/EQ3/5P/E2/5P/B2/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

29 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

MET +30.4% vs S&P 500 +15.9% — spread +14.5pp



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$97.34	+3.42	+3.51%	Above
SMA 50	\$96.87	+3.89	+4.02%	Above
SMA 200	\$84.51	+16.25	+19.23%	Above
EMA 9	\$99.21	+1.55	+1.56%	Above
EMA 21	\$97.98	+2.78	+2.84%	Above
EMA 50	\$96.33	+4.43	+4.60%	Above
EMA 200	\$87.93	+12.83	+14.59%	Above

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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30 TECHNICAL POWER SCOREEDGE · site engine · 87/100 composite

TECHNICAL VERDICT

BULLISH

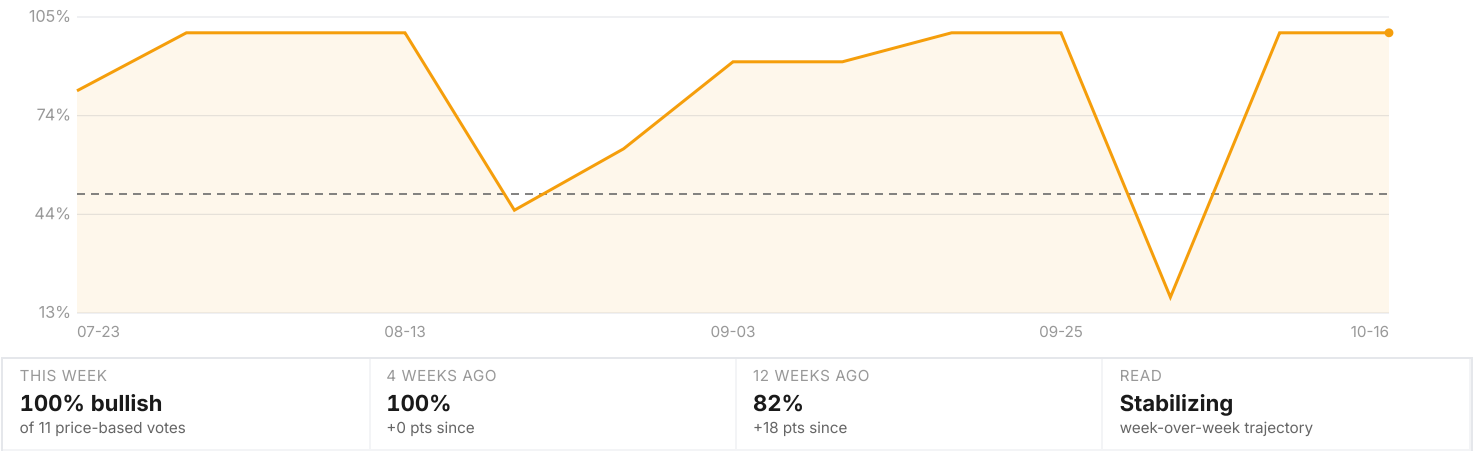
Power Score +74

20 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		100
Momentum 25%		82
Volume 20%		94
Volatility 10%		100
Patterns 15%		50

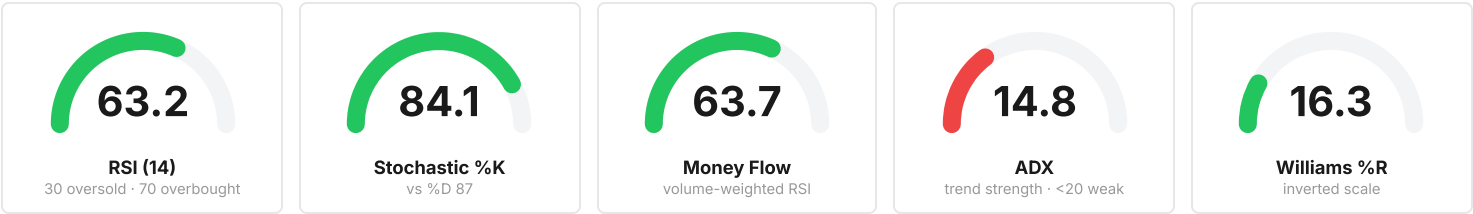
BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID20 bull / 2 bear

● Price vs SMA 20	\$97.34	● Price vs SMA 50	\$96.87	● Price vs SMA 200	\$84.51
● EMA 9/21 Cross	99.2/98.0	● SMA 50/200	Golden	● ADX Direction	ADX 15
● Supertrend	\$95	● Parabolic SAR	\$94	● SMA Slope	0.190
● RSI	63.2	● Stochastic K/D	84/87	● StochRSI K/D	88/91
● Williams %R	-16	● CCI	162	● TSI vs Signal	16.2
● CMO	26.5	● ROC	6.70%	● OBV Signal	Accum
● Chaikin MF	0.020	● MFI	64	● Force Index	1M
● Elder Ray Bull	4.45				

INDICATOR GAUGESsite technicals-tab style



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32 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-0.5% Jan 50%	-1.7% Feb 45%	+0.5% Mar 48%	+3.6% Apr 65%	-0.4% May 55%	-0.4% Jun 50%	+1.5% Jul 50%	+0.6% Aug 70%	+0.9% Sep 60%	+1.0% Oct 60%	+3.1% Nov 70%	+1.9% Dec 55%
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Sample: 20 years — treat short histories as suggestive, not statistical.

33 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	MET	S&P 500
Weekly volatility (σ , 1y)	3.03%	1.83%
Best / worst week (1y)	+6.5% / -7.0%	—
Max drawdown (5y, monthly)	-53.4%	—
1-week VaR (95%)	-5.3%	—
Beta (5y)	0.76	1.00

34 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

MET EQUITY WEATHER (LIVE)
PARTLY CLOUDY · +21

Trend

Momentum

Volume

Volatility

Breadth

+43

+51

+33

-60

-23

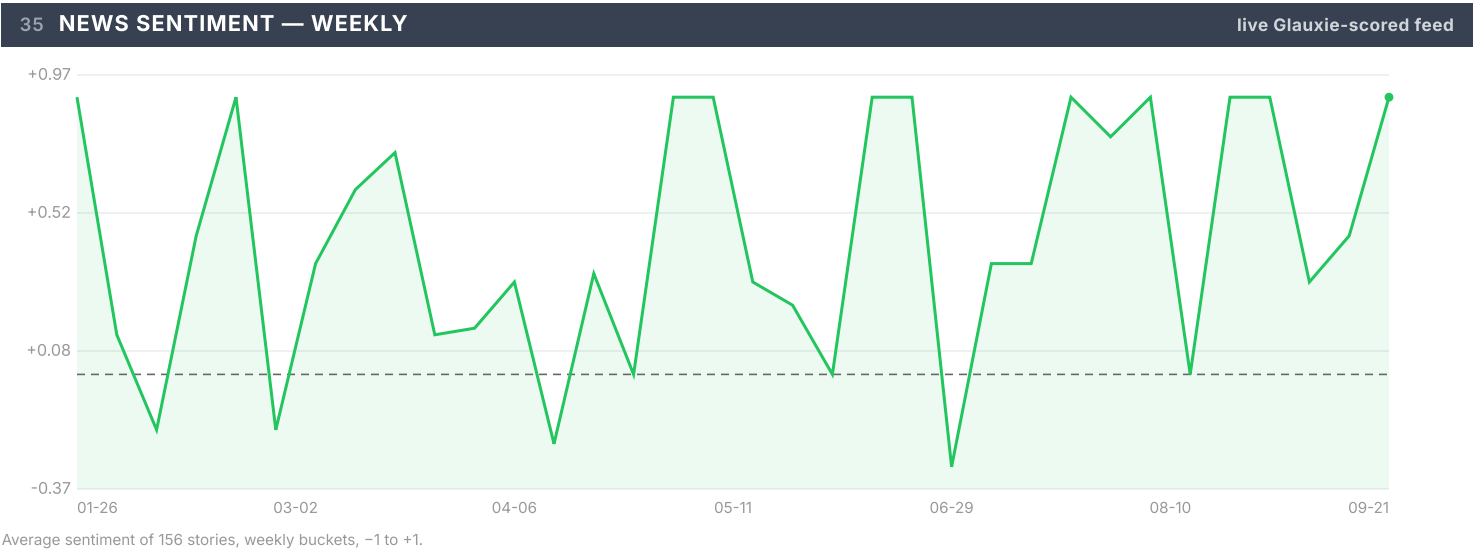
MARKET REGIME (2026-10-16)
NEUTRAL

VIX
19.99
Normal

DOW THEORY
Confirmed
Bearish

SPY / QQQ TSI
7.2 / 4.7
trend strength

SECTOR STRENGTH
46/100
breadth average



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36 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE EDGE · live weather engine · Partly Cloudy

OVERALL +21.1 +40.6 vs industry	TREND +43.1 +70.0 vs industry	MOMENTUM +51.2 +65.8 vs industry	VOLUME +33.1 +62.3 vs industry
--	--	---	---

READING	MET	INSURANCE - LIFE N=167	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+21.1	-19.5	-16.3	-20.5
Trend	+43.1	-26.8	-12.5	-21.3
Momentum	+51.2	-14.7	-4.4	-15.8
Volume	+33.1	-29.2	+0.0	-3.8

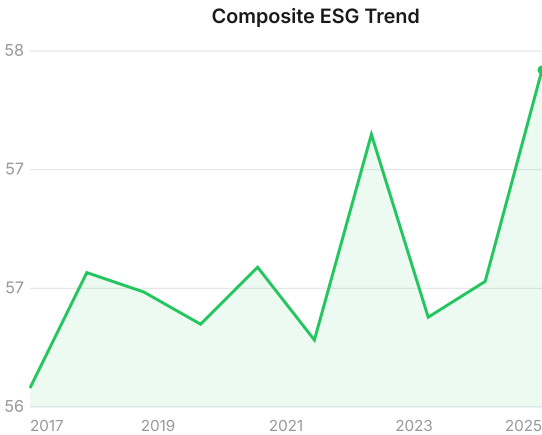
Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

37 EXECUTIVE COMPENSATION live proxy data · FY2012

EXECUTIVE	TOTAL COMP	STRUCTURE
Steven A. Kandarian, Chairman of the Board,	\$13.7M	59% equity+incentive
William J. Wheeler, President, Americas	\$6.2M	53% equity+incentive
Michel Khalaf, President, EMEA	\$4.9M	48% equity+incentive
Steven J. Goulart, Executive Vice President	\$3.6M	57% equity+incentive
John C.R. Hele, Chief Financial Officer	\$3.1M	48% equity+incentive

38 ESG ASSESSMENT live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	60
Social	59
Governance	54
Composite ESG	58



39 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

40 DISCLOSURES

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41 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-11-04 to 2026-08-05	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	105 rows · 2000 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-09-08 to 2026-10-01	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.