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**STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER AND  
PRINCIPAL FINANCIAL OFFICER REGARDING FACTS AND CIRCUMSTANCES  
RELATING TO EXCHANGE ACT FILINGS**

I, Stewart G. Nagler, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of MetLife, Inc. and, except as corrected or supplemented in a subsequent covered report:
  - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
  - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with MetLife, Inc.'s audit committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
  - Annual Report on Form 10-K for the fiscal year ended December 31, 2001 of MetLife, Inc.;
  - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of MetLife, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
  - any amendments to any of the foregoing.

*Stewart Nagler*  
Stewart G. Nagler  
Vice Chairman of the Board  
and Chief Financial Officer  
August 14, 2002

RECEIVED  
OFFICE OF THE SECRETARY  
AUG 14 2002

Subscribed and sworn to  
before me this 14<sup>th</sup> day of  
August 2002.

*[Signature]*  
\_\_\_\_\_  
Notary Public

My Commission Expires:

KRISTIN L. MAYNARD  
Notary Public, State of New York  
No. 01446068163  
Qualified in New York County  
Commission Expires Dec. 24, 2005  
*[Signature]*  
\_\_\_\_\_  
Signature