

Carr Gwenn L  
 Form 3  
 March 10, 2009

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

|   |         |  |  |   |
|---|---------|--|--|---|
| 1. Name and Address of Reporting Person * |         | 2. Date of Event Requiring Statement   | 3. Issuer Name <b>and</b> Ticker or Trading Symbol |   |
| Â Carr Gwenn L                            |         | (Month/Day/Year)   | METLIFE INC [MET]                                  |   |
| (Last)                                    | (First) | (Middle)   | 03/02/2009   |   |
| 200 PARK AVENUE                           |         | 4. Relationship of Reporting Person(s) to Issuer   |  | 5. If Amendment, Date Original Filed(Month/Day/Year)  |
| (Street)                                  |         | (Check all applicable)   |  | 6. Individual or Joint/Group Filing(Check Applicable Line)  |
| NEW YORK,Â NYÂ 10166                      |         | <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br><input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other<br>(give title below)    (specify below)<br>SVP & Secretary |  | <input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person |
| (City)                                    | (State) | (Zip)  |  |   |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security<br>(Instr. 4) | 2. Amount of Securities Beneficially Owned<br>(Instr. 4) | 3. Ownership Form:<br>Direct (D)<br>or Indirect (I)<br>(Instr. 5) | 4. Nature of Indirect Beneficial Ownership<br>(Instr. 5) |
|------------------------------------|--|---|--|
| Common Stock                       | 25,773 <sup>(1)</sup>                                    | D   | Â  |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security<br>(Instr. 4) | 2. Date Exercisable and Expiration Date<br>(Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security<br>(Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security:<br>Direct (D)<br>or Indirect | 6. Nature of Indirect Beneficial Ownership<br>(Instr. 5) |
|---|---|--|--|--|--|
|   | Date Exercisable    Expiration Date                         | Title    Amount or Number of   |  |  |  |

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|   |       |            |                 | Shares |          | (I)<br>(Instr. 5) |   |
|---|-------|------------|-----------------|--------|----------|-------------------|---|
| Employee Stock Option<br>(right to buy) | Â (2) | 02/17/2013 | Common<br>Stock | 4,000  | \$ 26    | D                 | Â |
| Employee Stock Option<br>(right to buy) | Â (3) | 02/16/2014 | Common<br>Stock | 7,333  | \$ 35.26 | D                 | Â |
| Employee Stock Option<br>(right to buy) | Â (4) | 04/14/2015 | Common<br>Stock | 9,400  | \$ 38.47 | D                 | Â |
| Employee Stock Option<br>(right to buy) | Â (5) | 02/27/2016 | Common<br>Stock | 10,850 | \$ 50.12 | D                 | Â |
| Employee Stock Option<br>(right to buy) | Â (6) | 02/26/2017 | Common<br>Stock | 9,000  | \$ 62.8  | D                 | Â |
| Employee Stock Option<br>(right to buy) | Â (7) | 02/25/2018 | Common<br>Stock | 10,000 | \$ 60.51 | D                 | Â |
| Employee Stock Option<br>(right to buy) | Â (8) | 02/23/2019 | Common<br>Stock | 15,000 | \$ 23.3  | D                 | Â |

## Reporting Owners

| Reporting Owner Name / Address                        | Relationships |           |                   |       |
|---|---------------|-----------|-------------------|-------|
|   | Director      | 10% Owner | Officer           | Other |
| Carr Gwenn L<br>200 PARK AVENUE<br>NEW YORK, NY 10166 | Â             | Â         | Â SVP & Secretary | Â     |

## Signatures

Gwenn L. Carr                      03/10/2009  
 \*\*Signature of                      Date  
 Reporting Person

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 5(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) This amount represents 21,733 shares held in the Reporting Person's share deferral account which were acquired pursuant to the MetLife Deferred Compensation Plan for Officers and 4,040 shares directly held by the Reporting Person in registered form.
- (2) The option vested in three equal installments on February 18, 2004, 2005 and 2006. The number of shares represents the outstanding, unexercised portion of the option.
- (3) The option vested in three equal installments on February 17, 2005, 2006 and 2007. The number of shares represents the outstanding, unexercised portion of the option.
- (4) The option vested in three equal installments on April 15, 2006, 2007 and 2008.
- (5) The option vested in three equal installments on February 28, 2007, 2008 and 2009.
- (6) Two-Thirds (2/3) of this option is currently vested and exercisable. The remaining one-third (1/3) will become exercisable on February 27, 2010.
- (7) One-Third (1/3) of this option is currently vested and exercisable. The remaining two-thirds (2/3) will become exercisable on February 26, 2010 and 2011.

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(8) The option becomes exercisable in three equal installments on February 24, 2010, 2011, and 2012

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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