

**Meeting Between Governor Jeremy C. Stein  
and Representatives of MetLife, Inc. (Metlife)  
March 5, 2013**

**Participants:** Governor Stein and Anna Lee Hewko (Federal Reserve Board)

Steve Kandarian, Marlene Debel and Heather Windgate (MetLife)

**Summary:** Representatives of MetLife met with Governor Stein and Federal Reserve staff to discuss the points raised in MetLife's comment letter regarding the Basel III NPRs' application to insurance activities, including the treatment of separate accounts, accumulated other comprehensive income, corporate debt, and insurance subsidiaries' regulatory capital requirement.