



December 15, 2020

Via Email

Ms. Beth Andrews  
MetLife Policyholder Trust c/o Wilmington Trust Company, as Trustee  
Rodney Square North  
1100 North Market Street  
Wilmington, Delaware 19890

Re: Disclaimer of Control relative to Superior Vision Insurance Plan of Wisconsin, Inc. by and on behalf of MetLife Policyholder Trust and Wilmington Trust Company, as Trustee for MetLife Policyholder Trust dated October 6, 2020

Dear Ms. Andrews:

This Office has reviewed the Disclaimer of Control pursuant to Section 40.03 (8) of the Wisconsin Administrative Code relative to Superior Vision Insurance Plan of Wisconsin, Inc. by and on behalf of MetLife Policyholder Trust and Wilmington Trust Company, as Trustee for MetLife Policyholder Trust, dated October 6, 2020. This Office will not contest the disclaimer of affiliation or control at this time.

Please advise this Office if any representations regarding this disclaimer of control change materially, including but not limited to the acquisition by MetLife Policyholder Trust of more than 20% of the voting securities of MetLife, Inc., the acquisition by Wilmington Trust Company and its affiliates of more than 20% of the voting securities of MetLife, Inc., membership of persons associated with or employed by MetLife Policyholder Trust or Wilmington Trust Company or its affiliates on the board of directors of MetLife, Inc. or its affiliates, or establishment of any contractual or business relationships between MetLife Policyholder Trust or Wilmington Trust Company or its affiliates and MetLife, Inc. or its affiliates.

Such notification requirement regarding the establishment of any contractual or business relationships does not apply to contracts between Wilmington Trust Company or its affiliates and MetLife, Inc. or its affiliates (including Superior Vision Insurance Plan of Wisconsin, Inc.) made and entered into in the ordinary course of business conducted on arms' length terms and conditions involving commercial and business banking services (but not investment banking services), including business checking, client payment processing, savings and lending (including real estate financing), client product finance services and credit card processing and co-branded affinity products. The establishment of any other form of contractual or business relationship is expected to be promptly reported.

If you have any questions, please call me at (608) 261-8562.

Sincerely,

A handwritten signature in black ink that reads "Amy J. Malm".

Amy J. Malm, Administrator  
Division of Financial Regulation

Ms. Beth Andrews  
December 10, 2020  
Page 2

cc: Jay W. Klein, MetLife Group, Inc. (via email)  
Stephanie H. Dobecki, Sidley Austin LLP (via email)  
Daniel L. McAvoy, Polsinelli PC (via email)