Photography Overview

Subject

- Culturally appropriate families, individuals, and employees
- Scenes that capture slices of a larger story at home, at work, or in the world

Feel

- Never staged feeling
- Always genuine, personal, expressive
- Embodies movement and/or energy

Appearance

- Full-color, temperate saturation, naturally cooler palette
- Bright, natural lighting; even exposure
- Simple forms, low detail, not busy
- Ample white space
- Standard-to-slightly narrow field of view; not too tight (to allow cropping)
- Shallow-to-standard depth of field to achieve out-of-focus planes
- Both natural points of view and unexpected, yet controlled, angles (i.e., higher and lower perspectives and perspectives from within the action)

Photographs are a vivid way to express our "Clearly human" philosophy. Our photographs candidly and intimately share real moments in the lives of real people, telling stories and carving out a connection between the human experience and partnership with MetLife.



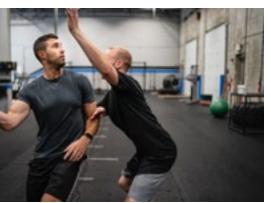




















Image Sourcing

How to source images that meet the defined criteria for U.S. Marketing

Draw from GBM photo library

Global Brand & Marketing conducted a photo shoot for this evolution and others through-out the year.

These and other shoots can be accessed either from the Marketing Hub or from MetLife's **Digital Asset Management (DAM)** portal.

Contact DAM@metlife.com to get access to the Digital Asset Management portal.

Curate from stock

Images or Adobe Stock*.

Rights Managed Images

- yield the highest image quality that is most in-line with our image style
- will require active management of licensing, will have single use for a short period of time
- more expensive

Royalty Free Image

- lack depth and uniqueness.
- can easily be repuposed to other projects indefinately
- less expensive

* Adobe Stock is being evaluated for use beginning Q4

Images can be purchased from Getty

• generally harder to align to our image style and will

• Do interactions between subjects feel real?

- Does the scene feel relatable and genuine?
- Does the environment look authentic?
- Does it help build narrative?

How to evaluate sourced images that meet the defined criteria for U.S. Marketing

Authenticity

A more natural composition shot from a unique perspective lends authenticity to the scene.

The interesting crop and warm colors bring an intimacy and friendliness, as opposed to the clinical distance and coldness of the shot below.



The staging feels posed. The composition (with subjects right in the center) feels static. Color-wise, it lacks the richness of our target images, resulting in a very cold scene.



How to evaluate sourced images that meet the defined criteria for U.S. Marketing

- Does it help expand our library by showing new environments we don't yet have in our library?
- Does it capture underrepresented people or actions?
- Does it show new geographies and/or places beyond big cities?

Environments vary greatly, so finding new stories to tell shows that we understand the complexity of the work/life world.

Variety

Keep it warm, rich and real; the tone and authenticity of the image at right is far preferred to the sterile work environment below.



While the reportage approach is correct, and the scene might look real, it doesn't help us expand our library by showing us something new or in a new way. Color temperature is too cold.



How to evaluate sourced images that meet the defined criteria for U.S. Marketing

- Does it capture the subjects' energy and passion?
- Does the image have a clear focus or focal point?

Focus

This image tells a focused story of family activity and does so in a natural way.

The composition allows the viewer to understand the narrative quickly, without drawing eye move around from subject to subject.



The image on the left feels real, but it lacks a single focus (i.e. is it the child? The woman planting? The man with the baby?) Additionally, the yellow tone feels unnatural.

The image on the right has a focal point, but the back of the man's head in the foreground is distracting and acts as a barrier to the viewer.





How to evaluate sourced images that meet the defined criteria for U.S. Marketing

- Does the photo have a rich, real color palette (i.e. right color balance and saturation)?
- Is the subject engaged passionately with their action?
- Is the unique character of the individual presented in an empathic way?

Richness and Vitality

Color richness and warmth are vital to the real human feel we want to portray. They allow us to see the details of the subjects' passion.

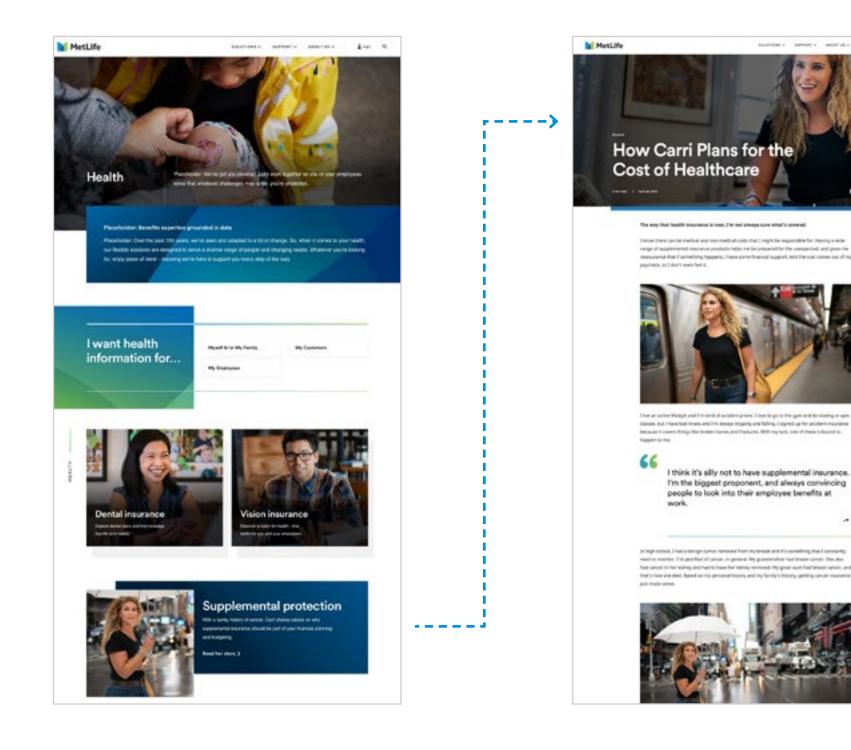
The unique character of the subject, as well as their vitality and energy, add to the detail and help create a more empathetic moment.



This image feels washed out and too bright. The subject lacks personality and vitality. The overall impression is cold vs. warm and doesn't feel natural.



Photo Usage **Overall Page Flow** When viewing a page in its entirety, all images should have consistent tone and lighting, while still maintaining a connection to their individual subjects. Additional consideration should be given to creating a sense of continuity when navigating between pages.





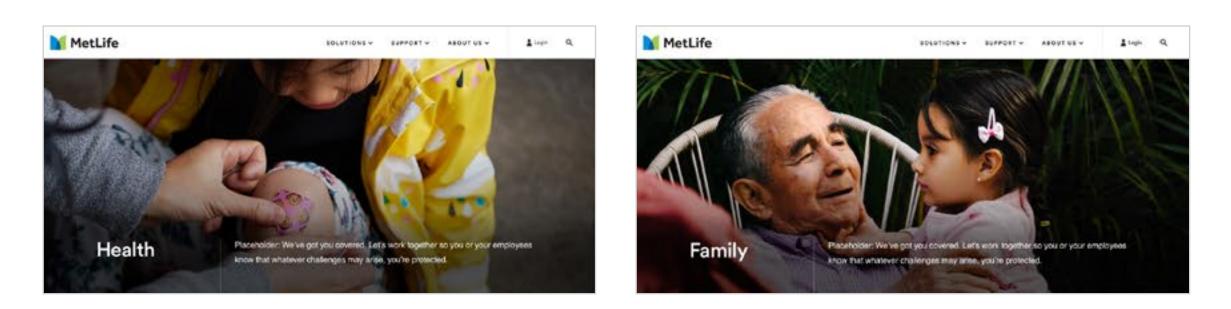




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Photo Usage Hero Images

In choosing hero images, be sure to select photographs that inspire empathy and have a strong narrative element. Hero images should draw the user in to the broader story that will be told as they scroll through the rest of the page.



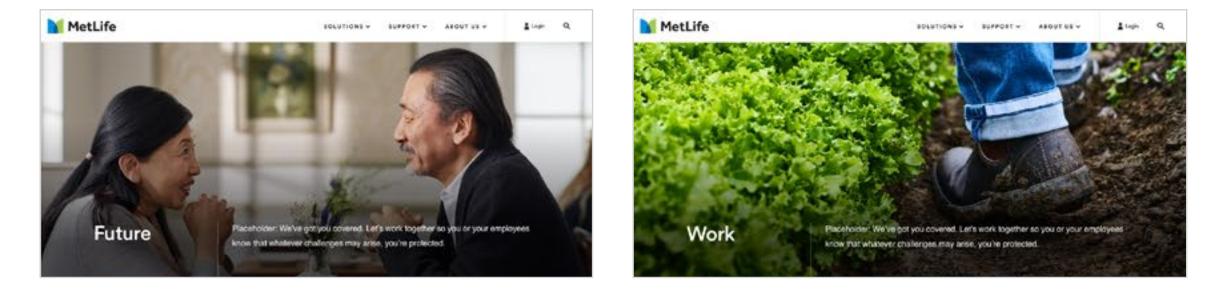
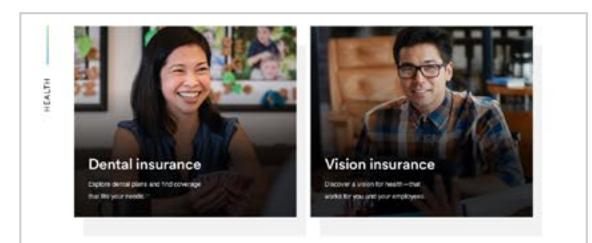


Photo Usage UI Modules

Each module on a page of which may require different considerations when selecting photographs.





Supplemental protection

With a family history of cancer, Carri shares advice on why applemental insurance should be part of your financial planning and bodiasting

land her story >



U.S. have no rainy day fund Start here 5

33% of small businesses in the The good news: there are things small business owners can do to focus in on cash flow and keep business strong, no matter what the future holds

Product Card imagery should illustrate the benefits of that product rather than the product itself.

(ex: for "dental insurance", show someone smiling instead of a dentist)

Some modules will link to a story for which there was a specific photoshoot. Choose photographs accordingly.

Feature Story imagery should support the introductory copy in an engaging way to encourage further reading.

Thank you.