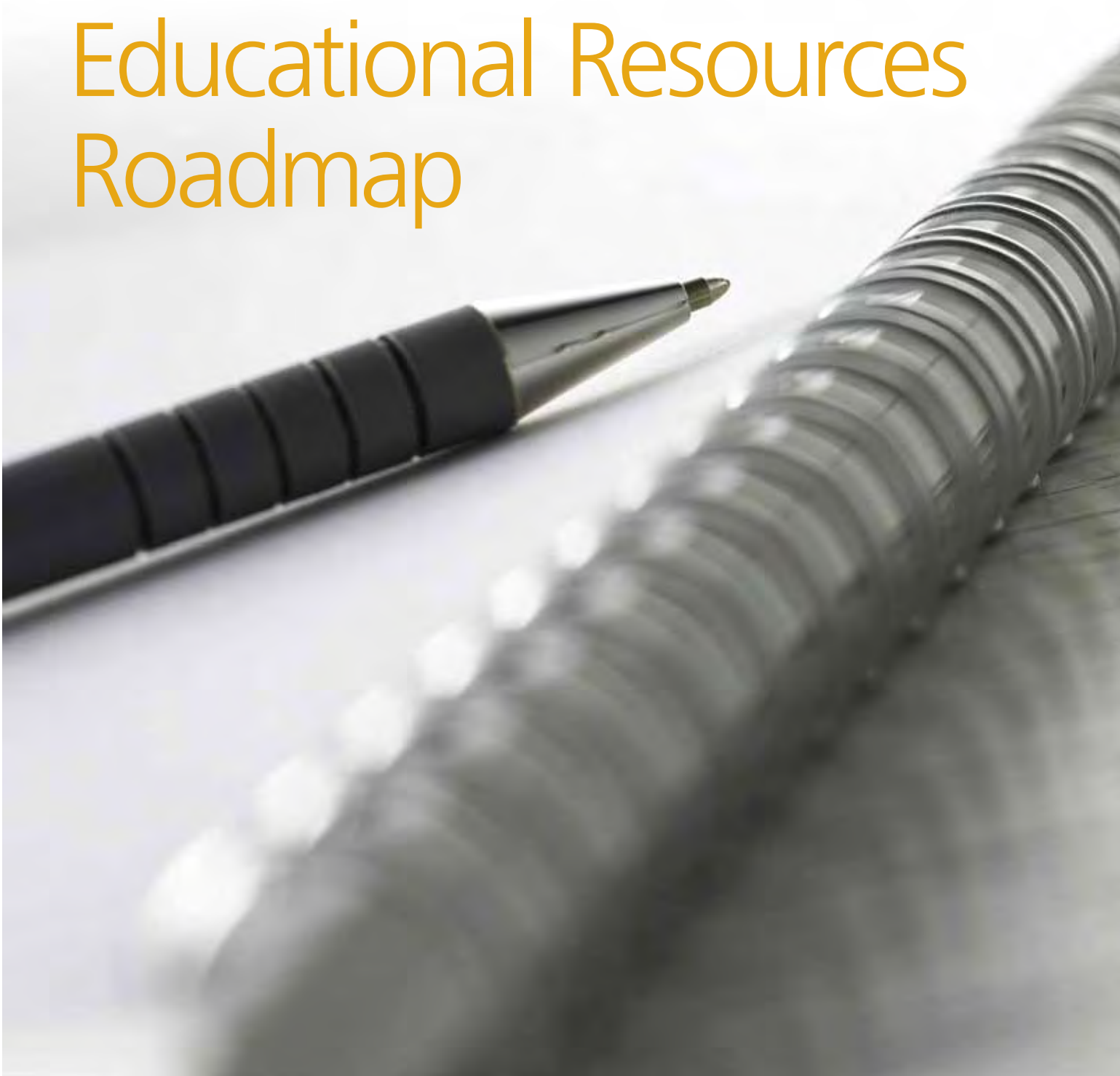




MetLife

Educational Resources Roadmap



Your employee benefits program represents a significant investment for your company

Group Life insurance is a fundamental component of your existing benefits program and an important piece of your employees' financial safety net. Even though you do your best to offer the most competitive and robust benefits portfolio to your workforce, they may not be taking full advantage of it.

MetLife strives to help you maximize your program's value and helps to ensure that your employees get more from the Group Life insurance benefits you already offer. That's why we offer a wide array of educational tools and resources to help empower your workforce to make the most out of the benefits plan you provide by helping them understand what type and amount are right for them.

Employees seek and value life insurance coverage at work — but there are barriers to overcome

Perhaps more than ever, employees are focused on their benefits options—most working Americans look to their employers to offer benefits, and a majority of employees purchase financial protection products at work.

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57% of employees only purchase their life insurance at work¹

71% of employees purchase some of their life insurance through the workplace¹
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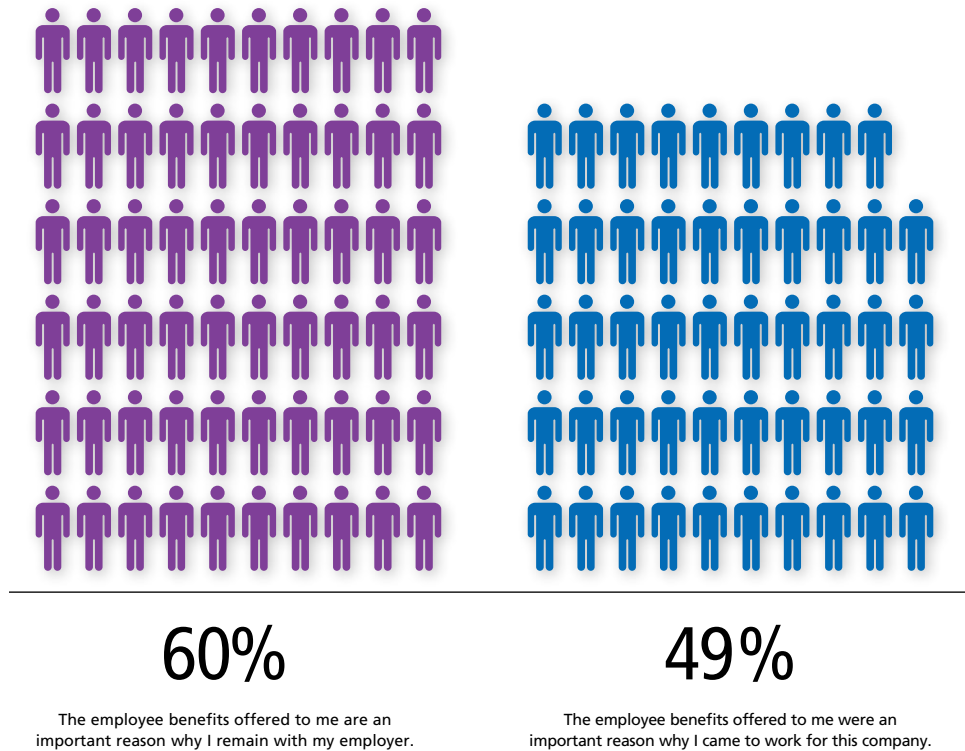
Yet, in some instances, employees may perceive the cost of a life insurance plan to be more than they can afford. Employees cite higher perceived costs than actual costs as the primary reason for not purchasing or adding coverage.²

Also, the complexity of types and amounts of life insurance can be overwhelming and lead an employee to just not choose at all. Most employees view selecting the right coverage and product as a complicated process.²

Benefits can help employers gain a competitive edge while acquiring substantial goodwill from employees

Employers who help their underinsured³ employees secure the appropriate amount of protection they need, enhance the perceived value of their corporate benefits program and can also gain competitive advantages through increased employee loyalty and substantial goodwill.⁴

Benefits continue to retain and attract employees⁴



Educational resources are available to help your employees make the most of their life insurance.

MetLife’s educational tools can help address employee purchasing barriers with resources that enable them to gain the right type and right amount of coverage based on their unique needs. These tools can also help them understand how affordable life insurance actually is and the benefits of purchasing through the workplace, such as convenient payroll deduction and competitive group rates.

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“We’re not conditioned to make decisions with the end in mind.”

“You hear a lot about car and life insurance, but not life insurance. People aren’t educated on the topic.”

“Life insurance isn’t for me—it’s for the people I leave behind.”

Source: Focus Groups of Employees conducted by MetLife, 2011
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What’s available?




MetLife offers tools and resources to you, the employer, such as heatmaps, whitepapers and customized communications to help you better assess your workforce benefits participation and tailor employee message to the unique needs of your workforce. MetLife also provides you with educational tools and resources to give to your employees to help them learn about the right type and right amount for them.

With MetLife’s Group Life insurance program and suite of education tools available to your workforce, you can provide employees with simple access to essential financial protection and the resources they need to overcome potential purchasing barriers and strengthen their financial safety net.



Our deep understanding of employee benefits has helped us to create a diverse pool of educational resources in multiple formats to better address the unique ways your employees learn.

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Employees who report that they are very satisfied with the benefits they receive through work are more than three times as likely to indicate that they are highly satisfied with their current job compared with those who are very dissatisfied with the benefits program. In addition, they are also more likely to say that they feel a strong sense of loyalty to their employer.⁴
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Educational resources to help **raise awareness** about the underinsured gap and the benefits of gaining insurance through the workplace will be available soon on metlife.com.

Resource	How Does It Help?	Examples
<p>The Straight Story on Life Insurance</p>	<p>Many people recognize the need for life insurance, but they don't take the next step because they feel they don't have a safe, pressure-free place to start. Employees can start with the 10 Simple Steps on Life Insurance.</p>	
<p>Life 101 Tutorial</p>	<p>Visual and auditory tutorials that can help answer the most common questions individuals may have about life insurance, allowing employees to click on the topics that interest them most.</p>	
<p>Planning Guides</p>	<p>Provides individuals with a resource to help employees document the framework of their financial plan, acting as a repository for personal financial information. It can also help get the conversation started with their loved ones about their financial plan.</p>	

Decision support tools to help your workforce decide on the right type and right amount are already available on metlife.com.

Resource	How Does It Help?	Examples
The Life Insurance Needs Calculator	Interactive tool that can help individuals understand the right type and amount of coverage for them. The calculator recommends coverage based on an individuals unique needs.	
The Life Insurance Selector	An interactive, quiz-like tool that asks employees to answer questions (with no right or wrong answers) that can help them understand what type and amount of life insurance is right for them based on their unique situation without prompting them to buy a product.	

Talk to your MetLife representative today.



¹ 2009 Financial Impact of Premature Death Study

² MetLife Life Insurance Ownership Research Study (via Nielsen/Claritas Insurance Audit Re-Contact Survey), 2009

³ MetLife Study of Employee Benefits Trends, 2010 (“Underinsured” is defined as having life insurance coverage that is equal to or less than three times annual household income)

⁴ MetLife Study of Employee Benefits Trends, 2010

Benefits for the **if in life**[®]

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