Workplace Solutions

MetLife

The Choice Your Employees Want.
The Value You Need.
WHAT ARE YOUR EMPLOYEES THINKING?

Our annual Study of Employee Benefits Trends reveals some valuable insights about employees:

Employees who are very satisfied with their benefits are more likely to feel loyal to their employers.

49% of employees are counting on their employers to help them achieve financial security through benefit offerings.

73% of employees value a greater variety of benefits to choose from.

72% of employees want financial education at the workplace.

56% of employees want an employer-sponsored financial advisor.

Employees who are very satisfied with their benefits are more likely to feel loyal to their employers.
A range of solutions for you and your employees.

All of your employees are at different stages of their lives—with differing needs, wants and goals. To help them achieve financial wellness, they need more than a list of products and services. They need personalized support and professional guidance, as well as benefits that offer maximum choice, flexibility and customization. MetLife has the experience and the resources that can help you deliver.

**Comprehensive Education**
From onsite to online, our MetLife representatives provide personalized financial education to help your employees navigate the complexities of today’s financial and benefits landscape. Our guidance can help your employees make informed decisions about more than their defined contribution plan.

**Innovative Solutions**
Our products and services maximize the value of your benefit investment and go well beyond a basic defined contribution plan. We can assist your employees with implementing their financial strategies while helping you attract and retain top talent.
Comprehensive Education

PlanSmart®: Financial education for all your employees.

With PlanSmart, you get a comprehensive education and guidance program that gives your employees the one-on-one support they need. PlanSmart is a national program with local representation and includes workshops administered by a MetLife representative right at your place of business. It’s effortless for you and convenient for your employees. This turnkey program provides:

- A solid educational foundation to help your employees take action to achieve their financial goals.
- A better understanding—and increased appreciation—of the benefits you provide.
- Solutions for both employees and executives.

PlanSmart for employees.

Whether they prefer a group workshop setting, one-on-one support, or the convenience of obtaining information online, MetLife has the right mix of educational resources for all your employees.

| PlanSmartOnline℠ | • web-based tool to supplement in-person workshops
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<th>• ability to engage a MetLife representative for a one-on-one consultation</th>
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| Topical Workshops| • additional onsite workshops delivered by a MetLife representative
|                  | • diverse topics of interest to employees at varying stages of life
|                  | • optional one-on-one meetings available |
| Special Needs Planning | • workshop for those who care for a dependent with special needs
|                  | • optional one-on-one meetings with a MetLife representative available |
| Transition Solutions | • for Group Life customers
|                   | • administrative assistance and one-on-one support to ease your organization through benefit changes or reductions |
| Delivering The Promise® | • for beneficiaries of Group Life customers during a time of loss
|                | • one-on-one support to help sort through details, answer financial questions and complete the claims process |

PlanSmart for executives.

Your executives and highly compensated employees have unique financial needs. You can help them pursue their goals with several specialized solutions.

| Financial Education Workshops | • specialized topics: estate, accumulation and distribution planning
|                               | • unique environment where executives can gain insights from others with similar goals |
| One-on-one Consultations      | • one-on-one support from MetLife representatives who understand the complex financial needs of executives
|                               | • available in conjunction with, or without, workshops |
| Personal Financial View℠      | • web-based, easy-to-use tools
|                               | • available with a one-on-one consultation
|                               | • provides a holistic view of personal finances and helps track progress toward goals |
Innovative Solutions
Workplace benefits that bring real value—to you and your employees.

When it comes to workplace benefits, your employees need to know that the solutions you offer will be there when they need them. MetLife has a proven track record with over 140 years of experience. We’ll work with you to put together an appropriate benefits package to help you achieve your goals for employee attraction, retention and productivity. And we’ll be there in-person to help explain it all, so your employees understand the value you’re delivering to them.

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<th>Group Product Solutions</th>
<th>From dental to vision to life and disability insurance, MetLife can help you put together a flexible, competitive benefits package that will meet the diverse needs of your employees and retain top talent.</th>
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<td>Voluntary Product Solutions</td>
<td>Through the convenience of payroll deduction and at no cost to you, your employees can supplement their coverage with other important protection strategies like life insurance, short-term disability, accident, critical illness, legal plans and auto &amp; home insurance products.</td>
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<td>Additional Capabilities</td>
<td>When combined with the enrollment of certain voluntary benefits, we can add additional value for you and your employees by offering core benefits communication, dependent audits, employee health and wellness communication and more.</td>
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MetLife brings you more.

We understand that there’s more to employee benefits than payroll deduction and plan enrollments. MetLife can provide the tools and resources needed by your employees to address a wide range of financial needs. We are equipped to deliver comprehensive benefits that will give your employees the confidence they need today and into the future.

• MetLife has over 140 years of experience helping customers meet their financial challenges.
• We are a leading global provider of insurance, annuities and employee benefits programs to over 90 million customers worldwide.
• Over 90 of the nation’s top one hundred Fortune 500 companies trust MetLife to provide the financial products and services they want.
To learn more about any of these benefit solutions, contact your MetLife representative.

1 MetLife's 10th Annual Study of Employee Benefits Trends, 2012
2 Metropolitan Life Insurance Company and its affiliates
3 www.metlife.com (Corporate Profile – MetLife Worldwide)

Like most insurance products, MetLife’s products contain charges, limitations, exclusions, termination provisions and terms for keeping them in force. Contact your financial representative for costs and complete details.

Metropolitan Life Insurance Company (MLIC), New York, NY 10166. Securities and advisory services offered through MetLife Securities, Inc. (MSI), (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. Auto & Home Insurance is offered by Metropolitan Property and Casualty Insurance Company (Met P&C®) and its affiliates, Warwick, RI 02886. Legal plans provided by Hyatt Legal Plans, Inc., Cleveland, OH. MLIC, MSI, Met P&C®, and Hyatt Legal are MetLife Companies.

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