Subject: Add or update your beneficiary today   
Subject: Make sure you have a current beneficiary on file   
   
Headline: *Make your wishes clear*

**[Employer Name]**

**What is a beneficiary?**

A beneficiary is a person, trust or other entity that may receive all or a portion of the proceeds of your retirement plan account upon your death. Your contingent beneficiary is an alternate person, trust or entity who receives all or a portion of the proceeds of your account if none of your primary beneficiaries survive you.

**Why is it important?**   
Having a current beneficiary on your account ensures your money is distributed according to your wishes in the event of your death. This is important for your loved ones and can help provide you with peace of mind in knowing they’ll be taken care of in the future. 

**A few things to consider:**

* Decide who you want to be your primary and/or contingent beneficiaries. You’ll need their social security numbers to get started.
* Review your beneficiary choices regularly or update them after certain life events, such as marriage, divorce, birth of a child, or a death in the family.
* It’s your beneficiary designation – not your will – that determines what will happen to your retirement savings.
* It’s easy and only takes a few minutes.

**What do I need to do?**   
[Adding or changing your beneficiaries after you enroll in your plan can be done quickly and easily at [www.mlr.metlife.com](http://www.mlr.metlife.com). If you’d rather complete a paper form, please contact [Client Services at 1-800-543-2520. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m. EST, and Saturdays from 9:00 a.m. to 5:30 p.m. EST.

OR

Adding or changing your beneficiaries after you enroll in your plan can be done quickly and easily at [online.metlife.com](https://mydrive.metlife.com/personal/adjaniants_metlife_com/Documents/Desktop/Beneficiary%20Update%20Effort%20for%20Greensburg%20Comm%20Schools/online.metlife.com). If you’d rather complete a paper form, please contact [Customer Service at 1-800-560-5001. Customer service representatives are available Monday through Friday from 9:00 a.m. to 6:00 p.m. EST.]

**Need Help?**

Contact [your plans’ MassMutual Financial Professional\*, Financial Professional’s Name at Phone Number or email address or [Client Services at 1-800-543-2520] / [Customer Service at 1-800-560-5001].

[*\*MassMutual Financial Professionals are registered representatives of MML Investors Services, LLC ("MMLIS"), a registered investment adviser and broker/dealer (Member FINRA and SIPC) and an affiliate of Massachusetts Mutual Life Insurance Company ("MassMutual"), a Massachusetts life insurance company. Neither MassMutual nor MMLIS is affiliated with Metropolitan Life Insurance Company or any of its affiliates.*]

Sources: [EnrollNow](https://metlife.com/enrollnow)/[Retire Ready](https://www.metlife.com/retireready/)

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