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|  | **It’s your future.Consider saving for it now.** |  |  |  |
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|  | [Dear First Name Last Name],[Now that you are eligible to [**enroll**](http://www.metlife.com/enrollnow) in your employer-sponsored retirement savings plan, take control of your future. Consider saving for your retirement.[Metropolitan Life Insurance Company (MetLife) is proud to be a provider of your employer-sponsored retirement plan.ORMetropolitan Life Insurance Company (MetLife) is proud to be included as one of the providers for your employer-sponsored retirement plan. For information on other available providers please reach out to your HR department.][Your plan has a MassMutual\* or third-party financial professional, copied on this email, who can assist you with your enrollment in the MetLife option. Take advantage of this opportunity to invest in your future and continue building the life you want.ORYour plan has a MassMutual or third-party Financial Professional\*, Name of Financial Professional**,** who can assist you with your enrollment in the MetLife option] **Did you know?**

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| The median retirement income for U.S. adults 65 and older is $50,000.1 | 55% of Americans worry they won’t be financially secure when they retire.2 | $40,000 is the annual spending for retirees.1 |

**Consider enrolling today!**

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|  | To enroll in your retirement plan provided by MetLife: [**metlife.com/enrollnow**](http://www.metlife.com/enrollnow)You’ll need your plan number to get started: [PLAN NUMBER][**Watch this video**](https://www.metlife.com/enrollnowvideo) to see how quick and easy it is to enroll online.  |

 **Consider enrolling today!**

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|  | Follow these simple steps to enroll in your retirement plan provided by MetLife: 1. Visit [**mlr.metlife.com**](http://www.metlife.com/enrollnow) and click Register to start.2. Create a username and password for your account.3. Decide on the contribution to be automatically deducted from your paycheck.4. Select your investment options.5. Review and confirm your choices.After you’ve enrolled, go to MyAccounts > Beneficiaries to add your beneficiary(ies). |

**Consider enrolling today!**

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|  | You’ll need to contact your HR to enroll in your retirement plan provided by MetLifeYou’ll need your plan number to get started: [PLAN NUMBER] |

 **Consider enrolling with the help of your financial professional!**

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| Call center with solid fill | **Your Financial Professional\*[Financial Professional Name]\***[Financial Professional Title][CA/AR Insurance License # (if applicable)][Financial Professional Address Line][Financial Professional Phone][Financial Professional Email] |
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| 1 U.S. Bureau of Labor Statistics (2023). "2022 Consumer Expenditure Survey." and “HINC-01. Selected Characteristics of Households by Total Money Income.”2 National Institute on Retirement Security (2024). “Retirement Insecurity 2024: Americans’ Views of Retirement.”The information contained within this material is intended to be informational in nature and should not be considered a recommendation or individualized advice to a specific individual.[\*Financial professionals are available to assist eligible enrollees for Non-ERISA plans that are not affiliated with an ERISA plan. 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. Third-party financial representatives are registered representatives under third-party broker-dealers.  MassMutual, MMLIS and third-party broker-dealers are not affiliated with Metropolitan Life Insurance Company or any of its affiliates.]If you do not wish to receive commercial emails from MetLife or its affiliates in the future, [click here](https://www.metlife.com/about-us/privacy-policy/unsubscribe/) or email your request to dnss@metlife.com. Do not respond to this email to opt-out. You may also contact us in writing at MetLife Customer Privacy Center, P. O. Box 489, Warwick, Rhode Island 02887-9954. Please allow up to 10 days for us to process your opt-out. You may receive emails from us during that time, for which we apologize. If you are eligible for benefits through an employer that offers benefits provided by a MetLife company, this opt-out will not apply to emails relating to those benefits.2025 MetLife Services and Solutions LLC, 200 Park Avenue, New York, NY 10166 – All Rights Reserved MLR 06092020EN-D-E-R-5 L4549623[exp0627][All States][DC] |