|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | |
|  |  |  | | | | |
|  | | | | | | |
|  |  | |  |  |  | |
|  | **Consider taking steps to help give your future a path.** | |  |  |  | |
|  |  | |  |  |  | |
|  | | | | | | |
|  | [Dear First Name Last Name],  As a participant in your employer-sponsored retirement plan, you've made a great first step in saving for your retirement. Whether you're just starting out, a few years to go or almost there, now is a good time to reflect on the positive steps you can take now to help prepare you for a secure retirement.   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  | Take a moment to look at the important questions and helpful resources below.   |  |  |  |  | | --- | --- | --- | --- | | **STAYING ON TRACK** | | | | | A blue and green gauge  Description automatically generated | **Am I saving enough for my retirement goals?** | A blue piggy bank with a yellow cross above it  Description automatically generated | **Should I increase my retirement contributions?** | | Retirement experts have offered plenty of rules of thumb about how much you need to save. But what’s right for you? Learn tips to help with retirement planning by taking our quiz. | | By raising your per-paycheck contributions, you may increase your potential to save. | | | [[TAKE OUR QUIZ](https://www.metlife.com/retirement-mindset/quiz/)] | | [[READ ARTICLE](https://www.metlife.com/content/dam/metlifecom/us/homepage/metlife-resources-plan-sponsor/participant-materials/Take-it-to-the-limit-403b-457b-flyer.pdf)] | | | **NEARING RETIREMENT** | | | | | A blue hourglass with a dollar sign  Description automatically generated | **Will I have enough money to last through my retirement years?** | A puzzle pieces in a square  Description automatically generated | **Where will my retirement income come from?** | | Estimate the amount of monthly income you can expect to receive in retirement and if it will be enough to replace your current paycheck. | | Understanding how much you'll need in retirement, and where that money will come from, can help you prepare. | | | [[GET STARTED](https://www.metlife.com/retirement-and-income-solutions/metliferetirementincometool/tool/)1] | | [[READ ARTICLE](https://www.metlife.com/stories/retirement/where-will-your-retirement-income-come-from/)] | |  |  |  | | --- | --- | | .  A cake with candles and a dollar sign  Description automatically generated | It’s never too late to save for retirement. If your plan allows it, you can take advantage of catch-up contributions after you turn age 50. | | A green and blue magnifying glass  Description automatically generated | [Explore](https://www.metlife.com/incomeworks/?cid=q6tj2&utm_campaign=b_ia_2q18_met&utm_term=ba&utm_medium=vanity&utm_content=content+link_incomeworks&utm_source=vanity&utm_id=q6tj2&WT.mc_id=q6tj2) additional resources for pre- and post-retirees | |  |   **Focus on saving more!**   |  |  | | --- | --- | |  | [Consider increasing your contributions today by completing this [Salary Deferral Form](https://www.metlife.com/content/dam/metlifecom/us/homepage/metlife-resources-plan-sponsor/participant-materials/Salary_Deferral_Agreement_MRPS.pdf) and submit it to your appropriate human resources contact. Please add your plan number to the application: [PLAN NUMBER ]]  OR  Consider increasing your contributions today by visiting [mlr.metlife.com](https://metlife.retirementpartner.com/participant/#/login?accu=MetLifeEE). Go to the Account tab, choose “My Contributions” and click on edit to update your selections.  OR  Consider increasing your contributions today by reaching out to your appropriate human resources contact to obtain your plan specific forms to complete this change.] | | **Access your account online.** | | |  | Log in or register for MyAccounts at [online.metlife.com](https://online.metlife.com/edge/web/public/login)  [Watch this video](https://players.brightcove.net/64298592001/default_default/index.html?videoId=6342916996112) to see how simple it is to manage your account online with MyAccounts – anytime, anywhere, from any device.  OR  Log in or register at [mlr.metlife.com](https://shared.outlook.inky.com/link?domain=trk1.mindfireinc.com&t=h.eJxdkEtzmzAUhf9KhnVtEOZhMtNJxcvgZwipbbLxCCQFxQiMhI1Jp_-9drpqN3dx7plzzny_lLOolMcHpey6k3xU1U4cwZizGlMmCKuLcdFw9UkQ-v1nmkEYXkOSMBYv_I23fTUmecs9maDeoCVMIISzwq5Plp6ByVw7xMWuCF6RGZUzCC-lZg3vc-d68tt5t3BngmxTjUZOMN20ugNS3_YsGI8QXIar9erEvMVyeH7L4VHg7Ox7Ps9egCm5W_fhemdmy71sYza4qwZY6zCH3O_E2d7qZZTumO6kRhUHFe2GyyWo88DdJ87HyOujPppSWQtSJ2C4blo5it972pj-esqcTHOwxw7GB9-9Xclh70K8bf15HijfHpTjnRKqTqwm-VnerpRykB3hcoQw4hLfeBUdJ5ghScSFFUSqFWYU5YJ9subHXxOXX0AdoOsGspGl5dg0psCwKSCFhSeIGIhapgpsXTcd09Ktsenc68m9HlNUHZuedZ__xN3_-GvefyK7ieD3H_jrnpo.MEUCID0zyxPvXwNWCn-WSu4wVn9WWHLr0ZZaH0zc7nE9tWe8AiEAs_L_GO5Hoq5IWlVoR0xovLSyVatJoAEIwxPHxUDM99Y) | | | | | |  |
|  |  | |  |  |  | |
|  |  | |  |  |  | |
| 1[Click here](https://www.metlife.com/retirement-income-tool/?BTID=APonHP_RIS_Income_tool) to learn more about the tool.  [\*MassMutual financial professionals are registered representatives. MassMutual Financial Professionals are registered under 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.]  MetLife is not an ERISA investment fiduciary and is not providing investment advice to the plan, its fiduciaries or its participants, and does not exercise discretionary authority and control over plan assets.  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](mailto: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.  Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166  © 2024 MetLife Services and Solutions LLC– All Rights Reserved MLR10022020C L1024044315[exp1026][All States][DC] | | | | | | |