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|  | **Take the first step toward your retirement and enroll today!** |  |  |  |
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|  | [Dear First Name Last Name],Don’t miss out on one of the most valuable benefits offered by your employer. Your employer-sponsored retirement plan is an easy way to save and gives you the flexibility to contribute whatever amount you can afford.

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| A blue and green graduation cap  Description automatically generated | **Why should I join my retirement plan?** | A computer and phone with a mouse cursor  Description automatically generated | **How do I enroll?** |
| Here are 10 reasons why contributing to your employer-sponsored retirement plan may be a good idea. | Enrolling online in your retirement plan with [EnrollNow](https://enrollment.online.metlife.com/enrollment/?cid=q85eg&utm_id=q85eg&utm_source=vanity&utm_medium=vanity&utm_campaign=ho_mlr_1q20_MetLife&utm_content=vanity_vanity_various) is quick, easy and convenient. |
| [[READ ARTICLE](https://www.metlife.com/content/dam/metlifecom/us/homepage/metlife-resources-plan-sponsor/participant-materials/10_Reasons_to_Contribute_Flyer.pdf)] | [[WATCH VIDEO](https://players.brightcove.net/64298592001/default_default/index.html?videoId=6100745462001)] |

**Plan for your retirement future!** [Metropolitan Life Insurance Company (MetLife) is proud to be one of the approved providers offered to you through your employer-sponsored retirement plan. Reach out to your HR department to learn more about other provider options available to you.ORMetropolitan Life Insurance Company (MetLife) is proud to be the provider offered to you by your employer. [**Find out why**](https://www.metlife.com/content/dam/metlifecom/us/homepage/metlife-resources-plan-sponsor/enroll-now/pdf/EnrollNow_WhyMetLife_Flyer.pdf)]] [Your plan has a MassMutual Financial Professional\* or third-party, copied on this email, who can assist you with your enrollment. Consider working with a financial professional to continue building the life you want.]

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| **Consider enrolling today!** |
|  | Go to [metlife.com/enrollnow](https://www.metlife.com/enrollnow)You’ll need your plan number to get started: [PLAN NUMBER],your Social Security Number and your beneficiary’s Social Security Number, Date of Birth and Address. [**Watch this video**](https://www.metlife.com/enrollnowvideo) to see how quick and easy it is to enroll online.  |
|  | 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). |
|  | 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!** |
| 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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