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|  | **Reflect on the lifestyle you desire in retirement.** |  |  |  |
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|  | [Dear First Name Last Name],As a participant in your company-sponsored retirement plan, you've made a significant move in preparing for your financial future. As you plan for retirement, estimate the amount of [monthly income](https://www.metlife.com/retirement-and-income-solutions/metliferetirementincometool/tool/)1 you can expect and if it will be enough. [[Click here](https://www.metlife.com/content/dam/metlifecom/us/homepage/metlife-resources-plan-sponsor/participant-materials/MLR06232024D_Increase_Contributions_Flyer.pdf) for additional steps to take today to help create the lifestyle you want in retirement.][[Click here](https://www.metlife.com/content/dam/metlifecom/us/homepage/metlife-resources-plan-sponsor/participant-materials/MLR06232024E_Increase_Contributions_Flyer.pdf) for additional steps to take today to help create the lifestyle you want in retirement.] [[Click here](https://www.metlife.com/content/dam/metlifecom/us/homepage/metlife-resources-plan-sponsor/participant-materials/MLR06242024E_Increase_Contribution_Rates_Flyer_Digital.pdf) for additional steps to take today to help create the lifestyle you want in retirement.]**Focus on saving more!**

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|  | [If you choose to increase your contributions today complete 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 ]]ORIf you choose to increase your contributions today visit [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.ORIf you choose to increase your contributions today reach out to your appropriate human resources contact to obtain your plan specific forms to complete this change.] |
| **Access your account.** |
|  | 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.ORLog 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) |

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| 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. 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.[Privacy](https://www.metlife.com/about-us/privacy-policy/online-privacy-policy/) [Legal Notices](https://www.metlife.com/about-us/terms-and-conditions/)  Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166© 2024 MetLife Services and Solutions LLC– All Rights Reserved MLR200807C L0924043124[exp0926][All States][DC] |