Subject Line: Now is the time to consider your retirement

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|  | **Planning for Retirement Starts with You**  Take advantage of your employer-sponsored retirement plan | |  |  |  | |
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|  | If you haven’t enrolled in the [INSERT COMPANY NAME] Retirement Savings Plan, now’s the time to join. Enroll online today at [**metlife.com/enrollnow**](https://www.metlife.com/enrollnow/).  [**Watch this video**](https://players.brightcove.net/64298592001/default_default/index.html?videoId=6100745462001) to see how easy it is to enroll online.  Did you know…   * **Retirement could last a lot longer than you think.** About one out of every three 65-year-olds today will live past age 90, and about one out of seven will live past age 95. 1 * **It’s never too late to start saving for retirement.** If you’re 50 or older, you may be eligible to make additional tax-deferred catch-up contributions of up to $6,500 per year. * If you qualify for the **Saver’s Tax Credit**, you can contribute to your retirement savings account and may be eligible for a tax credit when you file your tax return.2   To find out more reasons why you should join your plan, [**watch this video**](https://www.brainshark.com/1/player/en/metlifebusmktg?pi=zH0zf9HZXzHLNnz0&r3f1=3f057b282429716333791a7872393f3f20756808213f3b37643e797a047d39263f2a2865211b663831353863&fb=0).   If you are already participating, now is a great time to review your account. You can update your beneficiary or increase your contributions online at [INSERT URL].  Be ready  Visit [metlife.com/retireready](http://www.metlife.com/retireready) for tips, tools and resources to help you make informed retirement planning decisions.  [For more information  Contact your financial professional\*[INSERT] to learn more about your retirement plan.] | | | | |  |
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| 1 Social Security Administration, <https://www.ssa.gov/planners/lifeexpectancy.html>.  2 Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.  MassMutual or third-party 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. Neither MassMutual nor MMLIS is affiliated with Metropolitan Life Insurance Company or any of its affiliates.]  Metropolitan Life Insurance Company (MLIC), 200 Park Avenue, New York, NY 10166. Securities, including Metropolitan Life Insurance Company variable products, are distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). Both are MetLife companies.  MLR1968393-6 L0422022042[exp0524][All States][DC] | | | | | | |