



Rising to the Globally-Mobile Workforce Needs in the New Normal

A report based on
MetLife's 18th Annual
U.S. Employee Benefit
Trends Study 2020



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► INTRODUCTION

The COVID-19 pandemic has re-shaped the world as we know it, transforming both home and work life, while also impacting employee well-being. This is especially true for globally-mobile employees who are situated overseas and are already prone to extraordinarily high levels of stress, as well as social and emotional disruption resulting from dislocation and international moves. Despite these challenges, the appetite for work assignments abroad still remains.

Defining the globally-mobile employee

MetLife's Employee Benefit Trends Study (EBTS) defines the globally-mobile employee as a combination of expatriates and inpatriates with ties to the U.S. Forty-five percent of the sample are expatriates and the remainder are inpatriates.

Expatriates are U.S. citizens who have lived and worked outside of the U.S. for at least six months in the past ten years.

Inpatriates are foreign workers currently in the U.S. on a work visa or company-sponsored assignment for at least six months.

The non globally-mobile employee represents data collected from U.S. domestic employees who have not lived and worked outside their home country

Snapshot of the globally-mobile employee

Average age of the globally-mobile employee is younger than the non globally-mobile employee: thirty-five vs. forty-three

●●● 2 in 3

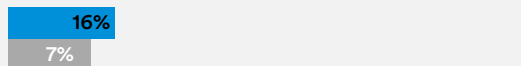
Sixty-four percent are part of Gen Y or Gen Z, vs. thirty-seven percent of non globally-mobile employees

Globally-mobile employees are high earners, as well as the most likely group to hold executive leadership and mid-level managerial roles, underscoring the vital role expatriate programs play in nurturing emerging or high-potential talent and supporting high-ranking executives or business leaders

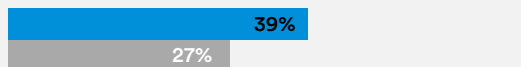
WAVE 1 Pre-COVID-19

- Globally-mobile employees
- Non globally-mobile employees

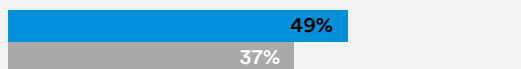
Executive leadership



Mid-level manager



Have net personal income > \$75K



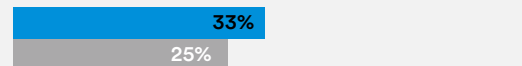
Holds an advanced degree



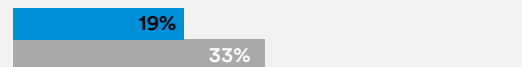
Top Reasons for becoming an expat:

- U.S. Expats
- Inpats in the U.S.

Great career opportunity



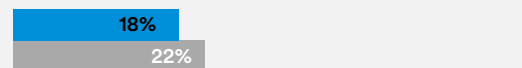
Experience living in a new country



Organization required it



Offered better benefits

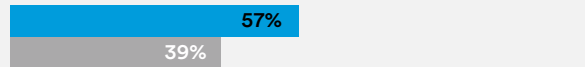


WAVE 1 Pre-COVID-19

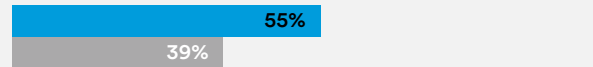
Outlook on the workplace and blurred work-life balance

■ Globally-mobile employees ■ Non globally-mobile employees

Percent who agree that for every positive aspect of a more flexible work-life world, there is often a negative consequence



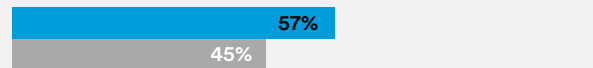
Percent who struggle to navigate the demands that come with today's flexible, always-on world



Percent who believe that having work-life balance makes them more productive at work



Percent who are concerned that modern technology makes it difficult to switch off from work



Our second yearly study of globally-mobile employees blends two waves of research and provides perspectives for HR decision-makers that reflect our new reality and how it impacts these workers.

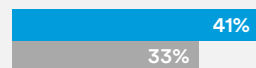
18th Annual U.S. Employee Benefit Trends Study 2020 suggests that globally-mobile employees experience higher burnout and may be even more isolated and stressed than their domestic, non globally-mobile peers.

- ▶ WAVE 1 draws upon data collected from both expatriate and in-patriate workers (a globally-mobile score), in addition to individual scores from these groups.
- ▶ WAVE 2, collected during the start of the COVID-19 pandemic in April 2020, highlights emerging perspectives from nascent stages of the global response to the public health emergency. WAVE 2, focuses primarily on in-pat scores and their struggle to grapple with the pandemic and its effects in the United States.

As the global economy becomes more unstable and mobility is hampered by the global response to the COVID-19 pandemic, the data collected in MetLife's

■ Globally-mobile employees ■ Non globally-mobile employees

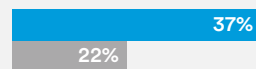
Stressed out



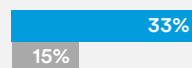
Burned out



Discouraged



Depressed



These stresses and challenges may negatively affect these employees' success at work and also impact their commitment to employer goals and their satisfaction levels. Ninety-one percent of globally-mobile employees surveyed were satisfied with their job, according to 2019 data. In WAVE 1, this percentage dropped to eighty-three percent.

Even despite these shifts, one thing remains constant: employee desire for assignments abroad. Nearly 45 percent of U.S. domestic workers expressed interest in expatriate assignments, with Millennials (57 percent) and Gen Z (59 percent) leading the charge. In WAVE 2, 30 percent of inpatriates surveyed would still choose to work or go on assignments, despite ongoing public health challenges.

Commitment to organizational goals saw a similar drop, from ninety-one percent in 2019 to eighty-four percent in WAVE 1. This very strong working relationship that these employees had with their employer as pointed by our 2019 study has slightly decreased, potentially as a result of higher levels of burnout or a lack of employer reciprocation.

As the world works through the challenges of COVID-19, organizations need to take extra steps to keep their globally-mobile employees healthy and well-informed. These employees face more personal and professional challenges than their domestic peers. Business leaders need to take care of these employees as they're away from their traditional safety nets of family and friends by anticipating common stressors.

Employers who understand how to support a good work-life integration for globally-mobile employees, and help them manage all aspects of their health (especially mental), will have a more engaged, productive and successful globally-mobile workforce. With the right resources and benefits support from employers, globally-mobile employees can better manage their work and life and effectively navigate an ever-changing reality.



01

How “Always-On” Work Culture Affects Globally-Mobile Employee Sentiments

The lines between work and life were blurred before the COVID-19 pandemic, and many employees expressed difficulty in managing both.



Even before the start of COVID-19, work-related pressure was rated as the top source of stress by globally-mobile employees, with sixty-one percent of respondents ranking it as their top concern. WAVE 2, for instance, saw this percentage rise to fifty-nine percent from fifty-six percent for inpatriates, ranking even higher than other stressors like concern for their own and their family’s health as well as personal finances.

Additionally, the blended work-life world was becoming more intense and stressful for the globally-mobile employees as compared to the domestic workforce and this juggling act has become even harder to manage. More than fifty percent of globally-mobile employees surveyed in WAVE 1 stated that they are more likely to struggle with work-life demands in organizations that expect employees to be available and responsive outside of the forty-hour workweek while only thirty-six percent of non globally-mobile employees said the same.

Inpatriate employees also report a dip in their ability to create a sustainable work-life integration, especially as they deal with the pandemic. Seventy-four percent of respondents in this category believed that their employers offered flexibility to manage work and life demands in 2019. In 2020, this number dropped to fifty-nine percent.

Even before the start of the pandemic, globally-mobile employees expected their employers to do more to help create a sustainable work-life balance versus their domestic peers, as they are far removed from their traditional support systems and home country.

WAVE 1 Pre-COVID-19

46% of globally-mobile employees need their employers to recognize their lives outside of work

36% of non globally-mobile peers shared the same sentiment

Flexible work schedule feedback saw a similar trend: forty-two percent of globally-mobile employees said that flexible working arrangements are a must-have, whereas just over a third of the latter group felt the same way.

Additionally, globally-mobile employees are also more likely to expect their employer to help or respect their work-life boundaries as compared to domestic employees. When deciding to accept a new job or stay at a job, our WAVE 1, Pre-COVID-19 data indicated that these employees rate higher on all the following dimensions as compared to their domestic counterparts:

46% of globally-mobile employees said “an employer is known for recognizing the importance of employees’ lives outside of work” is a “must have” when deciding to accept a new job or stay at a job, compared to just thirty-six percent of domestic non globally-mobile employees

40% state that an organization having policies to help place boundaries on employee working hours is a “must have” when deciding to accept a new job or stay at a job, compared to just twenty-five percent of the domestic employees

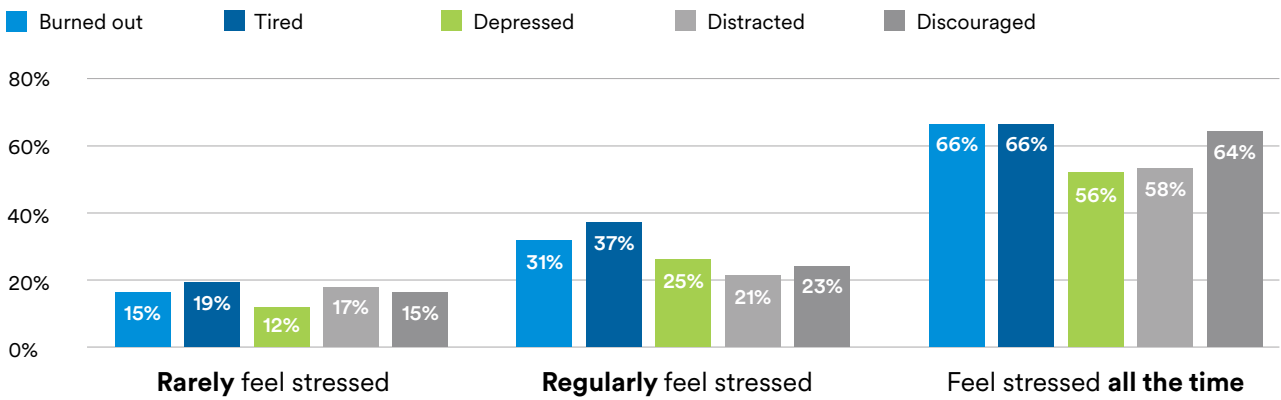
Surveyed employee groups were not the only ones to feel challenged with an “always-on” work culture. Seventy-two percent of employers offering expat plans agreed that their organizations were struggling to keep up with the blended work-life world; seventy-seven percent felt their employees struggled to navigate the demands that come with today’s more flexible, ‘always-on’ work-life world. Nearly sixty percent of these employers said employee burnout is a major concern for their businesses, and eighty percent reported that reducing employee stress was a key objective for 2020.

There's a strong business incentive to mitigate stress, and absenteeism increases when work-life integration is unsatisfactory. Almost half of globally-mobile workers surveyed in WAVE 1 claimed to take time off from work due to stress-related issues, whereas nineteen percent of non globally-mobile employees missed work for the same reasons.

Stress and burnout are major concerns because they have a real and tangible impact on businesses. Our data shows that globally-mobile employees who never feel stressed tend to feel less burned out, distracted or other negative feelings, and be more productive and engaged vs. those who feel stressed all the time.

WAVE 1 Pre-COVID-19

Percentage of globally-mobile employees who are...



What employers can do

Helping globally-mobile employees succeed means understanding the unique challenges and stressors many of them face and offering solutions that can foster a flexible work-life integration. This is especially true as the world navigates the short- and long-term consequences of the pandemic.

89% of globally-mobile employees say work-life balance makes them more productive at work

69% set boundaries to keep their work life from overtaking their personal life.

Employers can support employees by setting work boundaries that assist employees as they navigate living and working abroad during unprecedented times. Business executives should encourage managers to lead by example and establish flexible working solutions for themselves, thus encouraging their direct reports to do the same. They can also provide managers with training and empower them to have productive, boundary-setting conversations with their teams.

Another example is for employers to design shift schedules for employees settled abroad with their personal needs in mind. Businesses can also encourage employees to take paid time off or personal days to rest and recharge, even as travel is still restricted in most countries and regions.

Most of all, it is crucial that not only do organizations foster regular communication with expatriate and inpatriate employees but also consider drafting specific policies that can help employees feel safer during the pandemic.



02

Holistic Wellness for Globally-Mobile Workers

The current pandemic has created unique challenges for globally-mobile workers. Early termination of an assignment abroad may mean returning home, which poses health and logistical concerns for as long as travel remains discouraged or even restricted. These challenges only add to the existing anxieties about work, life and health that many globally-mobile workers cite as major concerns, even before the global health crisis.

Employees who live and work abroad have a significant need for better holistic health. **Globally-mobile employees are struggling across every component of holistic well-being. Only forty-seven percent of respondents feel confident in their mental health, forty-three percent in their financial health, forty-two percent in their social health and forty-five percent in their physical health.**

Employers have to consider the various components of well-being when offering support to their global workforce. Most organizations' well-being efforts focus on support for physical health and access to wellness resources. This traditional approach to wellness fails to incorporate a holistic look at well-being, including mental, financial and social health.

A holistic look at well-being includes four key components:

- ▶ **Mental health:** Condition of psychological and emotional well-being
- ▶ **Financial health:** State of personal and family financial security
- ▶ **Social health:** Ability to form satisfying interpersonal relationships
- ▶ **Physical health:** Level of illness, injury and general lifestyle

Employers have a different perception of the well-being of their globally-mobile employees, however. Eighty-four percent of those surveyed believed these employees were mentally and physically healthy. Eighty-three percent believed their globally-mobile workforce felt socially healthy, and seventy-nine percent held that these employees felt secure in their financial health. The difference in perceptions between employees and their employers is staggering.

Part of this disconnect may have to do with the scarcity of holistic well-being programs for those working abroad. Our current research found that only fifty percent of surveyed employers with staff on remote assignments include mental and financial health in their well-being plans. Only forty-three percent consider social health in these plans, fifty-six percent consider physical health, and seven percent do not include a definition of a healthy workplace.

On the bright side,

83% of employers that offer expatriate plans agree that they have a responsibility to safeguard and support the health and well-being of their employees.

For the most part, employees understand that their employers are supportive of these needs. Seventy-one percent of globally-mobile employees in WAVE 1 support the notion that their employers take their well-being responsibilities seriously.

Taking a holistic approach to well-being will be critical for companies to help their employees manage the crisis, and also to support their business' recovery by improving productivity and engagement and reducing stress and burnout. Our WAVE 1 data shows that all four components of well-being work together to influence globally-mobile employee satisfaction and success. For example, U.S. expats that are healthy across all four dimensions of wellness have more success and are also far more positive about their expat experience.

WAVE 1 Pre-COVID-19

Productivity, engagement and loyalty improve when globally-mobile employees are healthy overall

■ Globally-mobile employees who are holistically healthy

■ Globally-mobile employees who aren't healthy in any aspect of well-being

Percentage of employees who report feeling...

Productive



Engaged



Successful



Valued/Appreciated



Loyal



What employers can do

Employers need to make sure their strategies for in-patriate and expatriate well-being account for unique considerations for globally-mobile workers' holistic well-being, particularly during the current pandemic. For example, both expatriates and in-patriates may experience unique stressors related to immigration closure due to the virus and the logistical challenges of relocating during a restricted mobility period. Social well-being is of particular importance for those living and working abroad, as their social networks tend to be less robust than their domestic counterparts.

Fostering good mental health is crucial for employers as well. **In-patriates were asked at the start of the pandemic about which aspects of their life were most concerning to them. Thirty-nine percent cited mental health as their top concern.** According to WAVE 1 data, fifty-three

percent of U.S. expatriates and 60 percent of in-patriates believe there is a stigma associated with pursuing mental health through their employer. Only forty-two percent of their, non globally-mobile counterparts felt the same way. Acknowledging and addressing this perception gap — and offering real solutions for mental challenges — will be critical for organizations and their globally-mobile employees. This is even more important in light of the current public health emergency.

Part of addressing the mental health stressors of the expatriate and in-patriate workforce means tailoring programs to fit their unique needs. Forty-two percent of respondents in WAVE 1 went abroad on their own, leaving their spouse and families behind for the duration of the assignment. Social isolation is difficult in its own right; adding in pandemic-related anxieties only intensifies this common challenge for

those living without their loved ones while working abroad. In WAVE 2, inpatriates mentioned that work-life pressures, handling increased workload and financial concerns were the top reasons why they didn't rate their mental health as very high.

Businesses that already offer well-being programs to globally-mobile employees may want to re-evaluate how they do so.

WAVE 2 Pre-COVID-19

61%

of inpatriates said their employers offer benefits and programs to help improve their well-being

31%

said that they could be doing more.

13%

felt their employers were going above and beyond their personal expectations.

To truly deliver the kind of support employees need, employers need to define holistic well-being for their organization. This also includes a specific definition for those working on international assignments, given that their needs diverge from those of the domestic workforce. Employers can foster inclusivity and adoption by providing an open forum for dialogue about holistic well-being across their business. Supporting these conversations with resources, campaigns, actionable tools like employee assistance programs and guidance can round out these efforts and make them as effective as possible.

Most importantly, executives should evaluate their current benefits and programs to make sure they support the varied aspects that drive employee well-being.



03

The Demand for Broader Employee Well- Being Programs

In the months to come, employers will not only have to think about their response to the pandemic, but also their recovery from its long-lasting effects. Employees across the globe — whether working domestically or abroad — will carry a host of needs, challenges and stressors as the world recovers from an unprecedented crisis.

The right mix of traditional and emerging benefits programs, along with effective communication, can help mitigate sources of stress that affect globally-mobile employees. Knowing what unique challenges these employees face can help inform businesses as they build robust employee benefits programs. Better yet, it can also encourage employees to take advantage of programs that accurately reflect their needs.

Programs that target the specific demands of globally-mobile employee well-being should focus on a variety of needs. Chief among them is creating a feeling of security and comfort in a new work environment — two things that globally-mobile employees tend to sacrifice when working away from home. **For example, WAVE 2 data indicates that the top sources of stress for inpatriates working in the U.S. was safety followed by concerns about the global pandemic, its effects on local healthcare accessibility, impact on their child’s education and air quality concerns.**

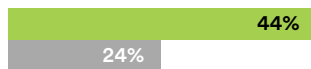
The key to building a comprehensive benefit offering is providing a connected set of resources that work together to meet the diverse needs of these employees during the COVID-19 pandemic and in their broader lives.

WAVE 2 Start of COVID-19

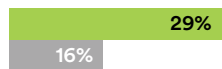
■ Top resources employees who have never been on assignment abroad would be interested in receiving from their employer to help adjust in a new country (Start of COVID-19)

■ Resources globally-mobile employees received from their employer to help adjust in a new country (Pre-COVID-19)

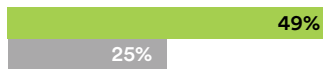
Training on host country culture, societal values, etc. for self and / or family



Assurance regarding reintegrating once expat assignment is complete



Pre-travel support (visa, educational country guides)



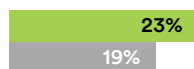
Pre-assignment health screening



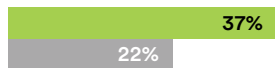
Support in navigating the local medical system



Mental health support programs



Financial wellness tools / support services



WAVE 2 Start of COVID-19

Additionally, at the start of COVID-19 inpats indicated an interest in the following top ten benefits/programs, to help ease their stress or improve their well-being during this time

- #1** Work from home
- #2** Health Savings Account (HSA) and/or flexible spending account
- #3** Flexible work hours and arrangements
- #4** Increased paid time off
- #5** Life insurance
- #6** Insurance benefits that offer lump sum or cash payment for hospital stays or serious illnesses
- #7** Access to telehealth services
- #8** Paid family/caregiver leave
- #9** Disability insurance (short-term, long-term)
- #10** Concierge programs (e.g., travel, entertainment, family care needs)

These programs are vital for employee well-being and productivity; the more they can be custom-tailored to COVID-19 needs, the more effective they will be.

Our WAVE 2 data shows that seventy-six percent of inpats tend to worry less about unexpected health and financial issues because of workplace benefits, compared to sixty-six percent of non globally-mobile employees. Additionally, seventy-six percent of inpats note that having a more comprehensive range of benefits to meet their needs would increase loyalty to their employer, versus fifty-nine percent of non globally-mobile employees.

Yet, less than half of businesses offer personalized benefits for globally-mobile employees and their families. One in six U.S. expatriates did not receive employer resources relating to their overseas assignments at all. Twenty-four percent received tax support, while only twenty-one percent obtained services relating to their relocation, pre-travel arrangements, or even access to mental health support programs.

What employers can do

Employers that take action to support employees during the COVID-19 crisis create a positive impact on their staff. In fact, more inpatriates felt valued and appreciated by their employer during the early stages of the COVID-19 pandemic than they had before it began. Seventy-eight percent of WAVE 2 inpat respondents reported feeling valued and appreciated when working versus sixty-one percent of WAVE 1 inpat respondents.

Mental health and stress are the leading sources of concern for employees working and living abroad. This was true before the start of the pandemic and has only intensified in the months after. Employees need their employers' help, and globally-mobile employees need assistance from their company's well-being programs to bridge the knowledge gap as they navigate living in a new country.

What's more, employers also have an increasing responsibility to help expatriate and inpatriate employees get their footing in a new country.

Employers can offer relocation assistance, tax support, additional paid time off or flexible work-from-home arrangements, which may ease the challenges of an assignment overseas. **In the era of COVID-19, explaining health insurance, life insurance and disability benefits are paramount, particularly for inpatriates who may not be accustomed to the local healthcare system.**

Businesses that have not invested in robust EAPs that address globally-mobile worker needs should begin the acquisition and implementation process as soon as possible. Those that already have these programs in place should re-double their efforts to communicate the benefits to employees. Mental and financial help is of outsized importance, and ensuring that employees know about these resources can make a significant difference for those in need.

Supporting globally-mobile employees during a time of crisis

Globally-mobile employees face unique challenges even during "business as usual" circumstances. In the wake of an unprecedented pandemic, which has upended daily life across the globe, these challenges are exacerbated by being in a new country. Navigating the ins and outs of an assignment abroad is already a long and potentially stressful process for globally-mobile workers; during a period of uncertain health and economic outcomes, anxieties are further amplified.

A robust, end-to-end benefits program for globally-mobile employees can go a long way toward making life a little more manageable for expatriates and inpatriates. Addressing the specific needs and obstacles that come from taking an assignment abroad can help employees stay productive, upbeat and less stressed. Even if employers can't forecast what life will be like in the medium- to long-term, they can support their globally-mobile staff through custom-tailored tools, flexible working policies and meaningful conversations.

Methodology

MetLife’s 18th annual U.S. Employee Benefit Trends Study (EBTS) consists of three distinct studies. The first two were conducted in August and September 2019 (WAVE 1) and the third in early April 2020 – during the start of the COVID-19 pandemic (WAVE 2).

The 2019 employer survey consists of 2,501 interviews with benefits decision makers and influencers at companies with at least two employees, augmented with 904 decision-makers with responsibility for expatriate benefits at multinational companies.

The 2019 employee survey includes 2,650 interviews with full-time employees, aged 21 and over, at companies with at least two

employees. The updated 2020 employee survey consists of 2,367 interviews using the same criteria (full-time employed at time of survey completion). The WAVE 1 employee study was augmented to include 701 interviews with globally-mobile employees, defined as being an inpatriate (n=423), or workers in the US. on a work visa or company-sponsored assignment for at least six months, or expatriate (n=278) workers, defined as U.S. citizens who have lived and worked outside the U.S. for at least six months at any point in the last 10 years. The WAVE 2 employee study was augmented to include 420 globally-mobile employees – 311 inpatriates and 109 expatriates. All studies were fielded by Rainmakers CSI – an international strategy, insight and planning consultancy.

Employees

■ WAVE 1 ■ WAVE 2

Gender		
Male	55%	52%
Female	45%	48%
Other (including non-binary)	0.1%	0.2%
Marital status		
Married	54%	54%
Single, not living with partner	26%	28%
Single, living with partner	10%	9%
Divorced/Separated	9%	8%
Widowed	2%	2%
Ethnicity		
Caucasian	75%	77%
African-American	13%	9%
Asian	6%	9%
Other	6%	5%
Hispanic	14%	13%
Non-Hispanic	86%	87%
Family status		
Do not live with children under 18	62%	68%
Live with children under 18	38%	32%
Employer size (staff size)		
2-9	7%	7%
10-49	14%	16%
50-199	17%	16%
200-499	11%	9%
500-999	10%	8%
1,000-4,999	14%	10%
5,000-9,999	7%	8%
10,000+	22%	26%
Geography		
South	35%	38%
West	22%	17%
Northeast	22%	23%
Midwest	21%	22%

Age		
21-24	6%	6%
25-34	25%	24%
35-44	23%	22%
45-54	22%	21%
55-64	20%	22%
65+	4%	5%
Personal income		
Under \$30,000	11%	11%
\$30,000-\$49,999	24%	24%
\$50,000-\$74,999	20%	20%
\$75,000-\$99,999	17%	17%
\$100,000-\$149,999	16%	16%
\$150,000 and over	10%	10%
Prefer not to answer	3%	3%
Industry		
Other Services	15%	16%
Health Care and Social Assistance	13%	12%
Educational Services	11%	13%
Retail	10%	7%
Manufacturing	8%	8%
Finance and Insurance	8%	8%
Information Technology	5%	7%
Professional, Scientific & Technical Services	5%	8%
Transportation and Warehousing	5%	3%
Construction	4%	3%
Accommodation and Food Services	4%	2%
Public Administration	3%	3%
Arts, Entertainment and Recreation	2%	2%
Wholesale Trade	2%	1%
Real Estate	1%	1%
Utilities	1%	1%
Administration and Support and Waste Management and Remediation	1%	1%
Information	1%	1%
Mining, Quarrying, and Oil & Gas Extraction	1%	1%
Management of Companies and Enterprises	1%	0%
Agriculture, Forestry, and Fishing	0%	1%

Education		
Some schooling completed/ No high school diploma	1%	1%
High school graduate or the equivalent (i.e., GED)	12%	8%
Some college credit, no degree	18%	12%
Associate degree	11%	12%
Bachelor's degree	35%	40%
Master's degree	18%	21%
Professional/Doctorate degree	6%	7%

■ WAVE 1

Employer size (staff size)	
2-9	12%
10-49	16%
50-199	18%
200-499	12%
500-999	10%
1,000-4,999	15%
5,000-9,999	6%
10,000+	11%

Industry	
Health Care and Social Assistance	12%
Information Technology	11%
Manufacturing	9%
Finance and Insurance	9%
Other Services	9%
Professional, Scientific & Technical Services	7%
Educational Services	7%
Retail	6%
Construction	6%
Transportation and Warehousing	3%
Public Administration	3%
Administration and Support and Waste Management and Remediation	3%
Real Estate	3%
Accommodation and Food Services	3%
Wholesale Trade	2%
Management of Companies & Enterprises	2%
Arts, Entertainment and Recreation	2%
Utilities	1%
Information	1%
Agriculture, Forestry, and Fishing	1%
Mining, Quarrying, and Oil & Gas Extraction	0%

Geography	
South	36%
West	21%
Northeast	22%
Midwest	21%

ABOUT METLIFE

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world. Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

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ABOUT RAINMAKERS CSI

Rainmakers CSI is a UK-based global strategy, insight and planning consultancy with a focus on delivering game-changing commercial impact. Since our inception in 2007, we've worked collaboratively with leading companies to help define opportunities for brands, categories and businesses. Our expertise spans not only Financial Services, but also Food and Drink, Beauty, Healthcare, Telecoms, Technology, Entertainment, and Travel. Our programs and client relationships span all continents, with 50% of our work originating in the US.

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Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
L0921016674[exp1022][All States]
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