MetLife | PlanSmart®

There's never been a better time…

to offer your employees a wide range of financial wellness solutions.

Navigating life together

We know that personal financial worries can be a distraction at work, and in turn can have an impact on productivity. That's why financial wellness has become an essential component of today's benefits package; offering financial education that goes beyond your 401(k) is an effective solution.

Help meet the diverse financial education needs of your employees

With MetLife's PlanSmart® financial wellness solution, you can provide your employees with objective financial education to help them make informed financial decisions throughout their employment journey, whether they just joined your company or are planning for retirement. Our programs also provide your employees with the resources to take action to improve their financial situation. MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to provide optional personal educational consultations to help deliver the information and provide guidance.

All of the programs offer local resources and are available nationwide to help ensure all your employees benefit from the same experience no matter where they are located. We integrate your current benefit offerings into our programs, which can help increase employee awareness and engagement. What's more, there is no cost to you or your employees.

Programs are easy to implement

We provide ready to use communications and easy to use online registration to help drive participation. Understanding your time and resources are valuable, our programs are designed to be a turnkey solution — one that benefits your company and employees without adding to your workload.

83%

of employees would take advantage of employer-provided financial education and advice programs.[1]

59%

of employers strongly agree that employees are less productive at work when worried about personal finance problems.[2]

73%

of all employers said financial wellness will be a standard benefit in 10 years.[3]

1. Employees Value Financial Education from Employers, PlanSponsor.com. May 2015
2. MetLife 14th Annual U.S. Employee Benefits Trends Study, 2016
3. Bank of America Merrill Lynch Workplace Benefits Report, 2015

Financial Education

Help employees take action

Retirewise® — start with a foundation
As a foundation to the on-site workshop series, MetLife's four-part, award-winning Retirewise program offers comprehensive financial and retirement education for all employees — regardless of their age or career stage. Broad spectrums of financial topics are covered in each of the two-hour sessions ranging from budgeting and investment principles to tax strategies and estate planning.

Topical Workshops — continue to build
Providing a variety of workshops that address the diverse needs of your employees helps round out a successful education program. Building on Retirewise, we offer additional one-hour workshops that cover relevant topics for employees of varying ages and career stages.

Special Needs Planning* — specialized support
For those employees who have dependents with special needs, we offer workshops designed to help them understand the legal and financial complexities of special needs planning. Through these workshops, employees can learn how to help secure a lifetime of care and financial freedom for their dependent — and peace of mind for themselves.

Executive Resources — distinctive solutions
Because executives face unique and complex financial issues, our program allows your key employees to address their needs for creating a financial strategy by taking advantage of personal consultations with a MassMutual financial professional.

Event-Driven Guidance

Exclusively for MetLife Group Life customers

Transition Solutions — assistance with time-sensitive decisions
When employees experience a change in their group life insurance benefits, they have important, time-sensitive decisions to make about their life insurance coverage. By using employer provided data, MetLife notifies your employees about their right to exercise their group portability and conversion options within a 31-day time period. Additionally, MassMutual financial professionals will follow up with your employees, providing them with the information they need to make informed choices. Certain conditions apply. Please discuss with your MetLife representative to determine if this program is right for your company.

Delivering the Promise® — support for life insurance beneficiaries
During a time of loss, family members and other beneficiaries may be faced with the overwhelming task of making difficult financial decisions. This valuable support program offers our Group Life beneficiaries personalized assistance from highly qualified MassMutual financial professionals, specially trained to help beneficiaries sort through the details and answer questions about their claims and financial needs.

Resource for Change℠

Dedicated resources

Resource for Change℠ — guidance for key workplace events
This program is designed to offer you dedicated on-site resources through workshops and personal consultations. Local, highly experienced MassMutual financial professionals provide financial and retirement guidance for employees during key decision-making events; pension changes, voluntary or involuntary separation or early retirement. We can partner to customize a strategy that best meets your needs.

MetLife administers the PlanSmart® program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.

* These workshops are created by MassMutual.

Contact your MetLife representative or visit *MetLife.com/plansmartsolutions* for more information about this valuable program.

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