MetLife | PlanSmart®

Event Driven Guidance: Transition Solutions

We can make life insurance changes easier

From a large-scale reorganization to typical day-to-day turnover, changes to life insurance coverage can be confusing. Transitioning employees can have questions that your benefits department are unable to answer. We can help.

Exclusively for MetLife Group Life customers

To help ensure your transitioning employees are aware of their life insurance options, including lower-cost alternatives, we have designed a solution exclusively for MetLife Group Life customers.

You can turn to us with confidence

Whether an employee has a change in life insurance benefits due to retirement, leaving employment voluntarily or involuntarily, or experiencing a reduction in coverage, Transition Solutions, part of the PlanSmart® financial wellness solution, provides the information they need to make informed choices.

To achieve this, MetLife has arranged for over 100 Barnum Financial Group professionals to provide support and guidance. They are specially trained and thoroughly understand the options when an employee's group life insurance changes.

We do the work, at no cost to you or your employees

If you are currently managing this process, we can do this on your behalf. Using employer-provided data, MetLife notifies your employees about their group conversion and portability options within 31 days.

The Transition Solutions program can help reduce questions to your benefits departments and ensure that all affected employees receive assistance.

Consistent national service

Our centralized management ensures timely service. When your employees call for assistance, they will automatically be transferred to a Barnum Financial Group professional. And all outbound calls will also be made by Barnum Financial Group professionals.

It's easy

Your MetLife program representative will walk you through the program.

1. **Kickoff meeting:** We will provide you with a sample of the required standard file format we will need — on a weekly, bi-weekly or monthly basis —whatever works best for you.
2. **File delivery:** Your file will be sent on a previously determined schedule. Once the file has been submitted, there are no additional steps you need to take.
3. **Outreach to your employees:** MetLife will mail a letter to your employees that explains their group conversion and portability options. A Barnum Financial Group professional will then follow up with a phone call and provide assistance. Employees can also call directly.
4. **Online resource:** Your employees will also have access to a web page based on the conversion or portability options available to them. They will receive additional information that can help them make informed decisions as well as another way to request an appointment with an advisor.

Certain conditions apply. Please discuss with your MetLife representative to determine if this program is right for your company.

Contact your MetLife representative or visit **MetLife.com/plansmartsolutions** for more information.

"The financial professional I spoke to told me about some lower-cost options. Everything was explained clearly and it was actually a really good experience."*

Sally M. – Executive Assistant, mom

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*Testimonials are applicable to the individuals quoted. Your actual experience and results may differ. No one has been compensated for this testimonial.

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MetLife administers the PlanSmart program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

Third-party financial professionals provide securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. www.SIPC.org. 6 Corporate Drive, Shelton, CT 06484, Tel: 203-513-6000. MMLIS is not affiliated with MetLife Consumer Services or any of its affiliates.

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MetLife Consumer Services, Inc. | 200 Park Avenue | New York, NY 10166

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