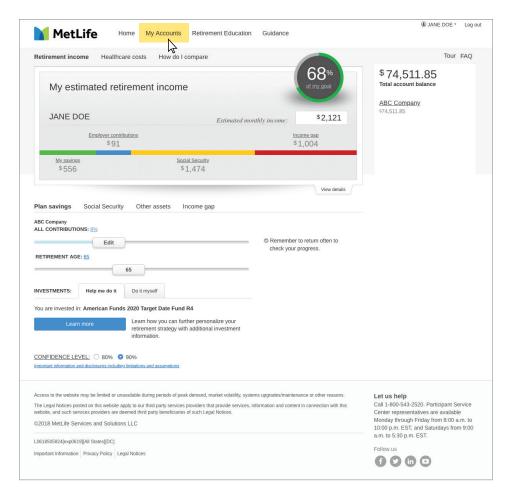
Update your beneficiary information online

It is important to review and update the beneficiary information for your retirement plan account.

Your plan provisions and your beneficiary election determines who receives your account balance in the event of your death. It's easy to ensure this information is up-to-date.



To name or update your current beneficiary online, log on to mlr.metlife.com:

From the Home screen click on **"My Accounts"** menu option to get started.

The MetLife Retirement app is also available to you to make these updates.

Download the app today by searching MetLife Retirement in the App Store or Google Play.

Log in to your existing account using the same login credentials you use for mlr.metlife.com.





Download the app today!

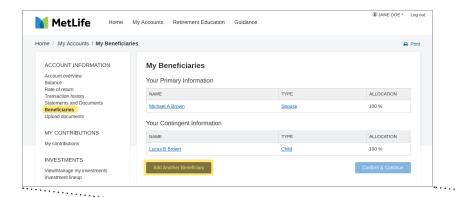
To find the app, search for **MetLife Retirement** in the App Store or Google Play.

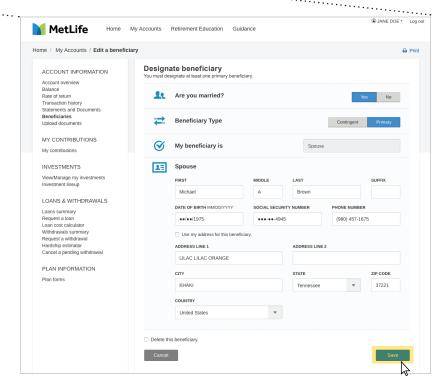






Under My Accounts menu click on "Beneficiaries." You will be taken to My Beneficiaries page. Click on "Add a Beneficiary" or "Add Another Beneficiary" to make additional changes. You can return to this section and make any edits necessary.





Your Plan may be subject to spousal consent requirements under ERISA and/or your Plan Document. If you designate beneficiary(ies) other than your spouse, such designation may not be effective unless your spouse indicates agreement with the designation by notarized signature.

If you have any questions about electing your beneficiaries, please contact Client Services at 1-800-543-2520.

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