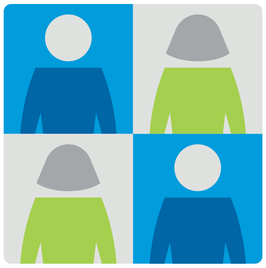
MetLife | PlanSmart®

Resource for Change℠

Guidance for your employees when they need to make critical decisions

Helping employees make key decisions with separation packages and pension changes is an ongoing responsibility. The extra guidance they need to make key financial decisions puts an added burden on your time and resources, and may even require expertise that's beyond the scope of your department. That's where MetLife's Resource for Change can make a difference. It provides the support you need so you can focus on other priorities. To participate in this program, your company does not have to offer MetLife benefits.



Extra support with voluntary and involuntary separations, compensation changes, early retirement offers, pension freezes and payouts.

Dedicated support

Part of our PlanSmart financial wellness solution, Resource for Change offers dedicated financial and retirement education, and assistance to employees when they need it most. This program is available nationwide to help ensure all your employees benefit from the same resources, no matter where they are located. Group workshops are provided and we have arranged for third party financial professionals to provide personal educational consultations.

We partner with you to meet your needs

Your PlanSmart Account Executive will partner with you to customize a strategy and approach that best meets the needs of your company's culture and benefits plan — whether it's to enhance a current program or create a new one. We can incorporate your company's specific benefits and retirement plan into the program, and provide a personal consultation to your employees. You can also choose to offer our consultation services only if that works best.

Highly experienced and at your service

Specially trained to assist employees, all of the dedicated, highly qualified financial professionals are licensed, hold prominent professional designations and meet stringent credentialing requirements. They will also fully understand the benefits you offer, so your employees get objective information and answers to their questions from a holistic perspective. Most importantly, because they're local, they can be at your company to conduct workshops or meet individually with your employees.

Ensuring a smooth and successful departure

Whether it's voluntary retirement, an early retirement offer, downsizing, or a new position, employees leave your company for a variety of reasons. Each situation can be challenging and personal. Our workshops and personal consultations can help your employees address their financial questions and show them the steps they need to take to prepare for that transition.

For employees who plan to stay in the workforce, we offer:

- **Employment Transitions.** Helps employees take control of their lives during this transitional period, with a focus on preserving their lifestyle and getting their financial house in order.

For employees who are retiring, we offer:

- **Get Retirement Ready.** Prepares employees for the important decisions they'll need to make as they approach retirement, with a focus on sources of retirement income, retirement plan distribution and health insurance options, and relocation decisions.

Workshops can be held during the workday or at other times so that employees can include their partners.

Helping employees navigate through their pension changes

Employees will have several decisions to make on how it impacts their retirement goals. We'll make sure your employees understand their options to help them make the right decisions.

For employees who have to make pension changes we offer:

- **Retirement Income Planning.** Addresses the steps your employees need to take to create an income strategy and how to manage five common retirement risks.

Our job is to make your job easier

We take care of all the logistics — from providing customized employee communications to convenient online registration for workshops and individual consultations. We'll also provide you with program results, including employee feedback, to help you gauge the program's effectiveness.

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

MetLife administers the PlanSmart program, but has arranged for specially-trained third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.

MetLife

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