Ensure your finances work as hard as you do

Strategic guidance to help you pursue your financial goals

Take advantage of this important benefit and get started now

Schedule a personal consultation to help you pursue your financial goals.

[To sign up for a consultation:

Visit: metlifeplansmart.com
Call: 1-xxx-xxx-xxxx
Email: xxxx@xxxx.com]

You've worked hard to create a certain lifestyle for you and your family, so you know how important it is to protect it with a sound financial strategy. Having a better understanding of the complex issues you face is critical to help ensure you can meet your family's needs now, and in the future. It is a lot to think about, and while a financial strategy is important, it doesn't have to be difficult.

Your financial situation is unique, that's why we've created services for professionals like you, to help meet your specific needs. This comprehensive service offers you access to education and resources that are geared to helping you navigate the ever-changing financial landscape.

This program will help extend your knowledge of financial issues and provide you the opportunity to leverage the expertise of a financial professional. MetLife has an arrangement with Massachusetts Mutual Life Insurance Company (MassMutual) where you can get individual education, from a MassMutual financial professional, that addresses your own situation. This consultation is also a great opportunity to review your benefits to help ensure you are making the most of what is available to you.

Whether you have a specific question or are in need of more comprehensive education, our services program has the flexibility to help you realize the full potential of all your hard work — now and in retirement.

MetLife

Navigating life together

Create a realistic, customized financial strategy

Receive guidance specific to your financial needs and goals in a confidential personal educational consultation with a dedicated MassMutual financial professional. The financial professionals offer you the education you need to help create a realistic and personal financial strategy — whether that requires answering a few questions or helping you with more comprehensive solutions.

Along with a highly skilled team, MassMutual financial professionals can provide:

- A review of your specific financial goals and current financial position
- An assessment of your benefits
- Guidance that takes your compensation, assets and benefits package into consideration
- Risk management and protection planning
- Asset allocation and tax-sensitive diversification information[1]
- Retirement, charitable giving, education funding and estate planning strategies
- Collaboration with your tax and legal advisors

1. While the process of diversifying your assets across multiple asset classes can help to reduce overall risk, it does not eliminate market risk altogether.

Please consult your tax advisor or attorney for such guidance. Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

MetLife administers this 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.