

How can you make smarter financial decisions? By saying “YES” to Retirewise®.



Join your colleagues for the relevant, practical, and straightforward award-winning Retirewise® workshop series.

It doesn't matter how much or how little planning you've done, or if your retirement is many years away, at the Retirewise workshops there's something for everyone to learn.

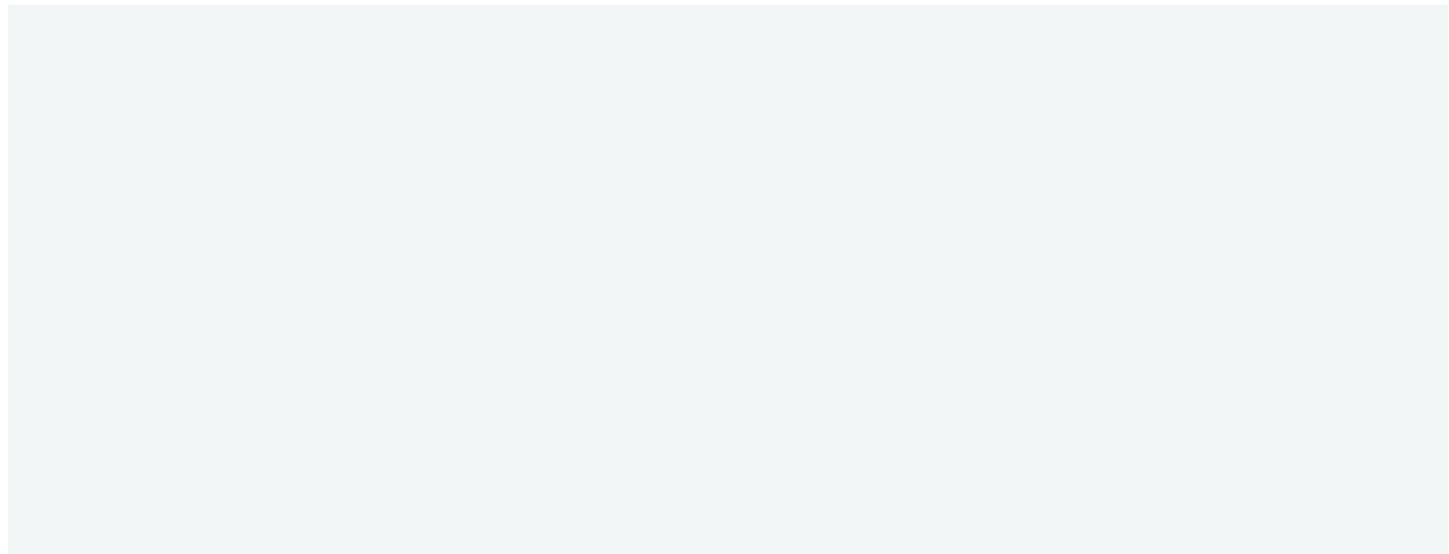
When you attend a workshop, you can expect:

- Objective information on a wide range of financial topics
- To hear questions from your coworkers
- Interactive exercises
- A 280 page resource book that's yours to keep
- An opportunity for an optional personal consultation

Don't miss out. Register today!

Visit: metlifeplansmart.com

Call: 1-866-801-3547, if you need further assistance registering for a workshop.



Building the foundation

You will envision the retirement you want and how you will finance it based on current and future retirement trends. We will cover some financial basics and budgeting, as well as the importance of tax diversification. You will start to see how what you already have will contribute to the retirement you want.

Establishing your retirement income stream

Building on what you have learned so far you will learn how to structure a retirement income stream to address your retirement wants and needs. We will examine the risks that could impact your retirement funds and how to manage assets to help provide lifelong income.

Creating and managing wealth

You will begin to look at how to prepare before retirement to generate income during retirement. You will look at investment risk, investment strategies, retirement expenses and several sources of retirement income.

Making the most of what you have

You will review the benefits your employer offers, together with other benefits for a clear understanding of how they fit into your retirement plan. We will also review income and asset protection benefits, estate planning basics, and Medicare options.

Join us for this complimentary workshop series!

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.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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