Financial Education Workshops

For all employees, regardless of identity, age, or career stage, at no cost

A dedicated MetLife Financial Wellness Program Director will work with you to understand your diverse workforce and help you select workshops that enhance your employee's understanding of their finances and your company's benefits.

FOUNDATIONAL WORKSHOP SERIES

NEW Financial Planning: Invest in Yourself takes a holistic approach to financial needs and solutions looking beyond products, transactions, or a single goal. We offer a roadmap to guide your employees from setting short and long-term goals and determining suitable housing costs to portfolio construction and managing risk including insurance options and benefits.

Retirewise® offers comprehensive financial education to employees, complementing and integrating your benefit offerings. Objective information covers a wide range of topics, from budgeting and investment concepts to tax strategies and estate planning.

EARLY CAREER

- **Financial Footsteps: Getting it Right in Your 20s and 30s** — Younger employees learn how to better navigate life events by developing good savings habits, managing student loans, and understanding credit scores.
- **Smart Money Moves in Your 20s and 30s** — This workshop offers 10 relevant tips from creating a budget and establishing an emergency fund to making the most of retirement savings.
- **Understanding Life and Disability Income Insurance** — To ensure employees have the proper protection, they will learn the benefits and different types of life and disability income insurance and how much is typically needed.

MID-CAREER

- **Planning for College** — This workshop provides insight and guidance for the major financial decisions that may need to be made when saving for college.
- **Smart Money Moves in Your 40s, 50s, 60s, and Beyond** — This workshop will cover 10 key practical financial and retirement planning tips, from managing taxes and having the proper asset allocation to setting realistic goals.
- **Tax Strategies: The Basics and Beyond** — This workshop helps employees plan in a tax-efficient manner, including tax basics, diversification, how to lower tax bills, record keeping, trusts, and when to call a professional.

PRE-RETIREMENT

- **Get Retirement Ready** — Employees should prepare for the decisions they need to make as they approach retirement, which include identifying sources of retirement income and employer distributions, lump sum vs. rollover, health insurance options.
- **Preparing to Care for an Aging Parent** — Current and future caregivers should understand their roles and responsibilities including the 10 steps, from starting a conversation and assessing needs to creating a plan and finding support.
- **Retirement Income Planning** — This workshop discusses the steps your employees can take to create a retirement income strategy and how to manage the 5 common retirement risks.
- **Understanding Retirement Healthcare** — There are important pre and post retirement healthcare decisions employees will have to make including what Medicare does and does not cover.
- **Understanding Social Security** — In this workshop employees will learn the advantages to delaying Social Security, consequences of earned income, and how taxes can affect benefits.

ALL AGES AND CAREER STAGES

- **Be An Investor: Tips on Ways Your Money Can Work For You** — From establishing goals and managing risk to building a portfolio and dealing with market volatility, there is something for everyone to learn about investing and making the right financial moves.
- **Estate Planning** — Everybody needs an estate plan. Employees will learn about establishing and prioritizing goals, what today's estate tax landscape means for them, and how to avoid common mistakes.
- **Making Sense of the Roth: Is It Right for You?** — For many, a Roth account may be a good option. Here, employees can explore Roth IRA and 401(k) basics and learn about tax diversification, eligibility, contribution and withdrawal rules, and conversion.
- **Money Matters: Moving Forward in a Changing World** — This workshop explores three key steps your employees can take to prepare for unexpected events: build an emergency fund, determine their risk tolerance, and maximize their employee benefits.
- **Retirement Tips for Every Age** — Financial security in retirement takes planning and commitment. Help your employees get retirement right with eight tips, from reevaluating investments and monitoring credit scores to having a tax diversification strategy and managing inflation.
- **Smart Money Moves** — There are 10 key tips to help your employees set themselves up for long-term financial success. From having a tax strategy to allocating assets, there is something for everyone to learn.
- **Understanding Health Savings Accounts (HSAs)** — When paired with high deductible health plans, HSAs can help your employees with the rising cost of health care while offering triple tax benefits and the opportunity to save for future medical expenses. In this workshop, they can learn HSA "basics" from contributions and distributions to IRS rules and qualified expenses.

PRE-RECORDED (Each under 30 minutes)

- A Parent's Guide to Kids and Money (Toddlers to Teens)
- Preparing to Care for an Aging Parent
- Smart Money Moves (also available in Spanish)
- **NEW** Credit 101: Tackle Debt and Improve Your Credit (also available in Spanish)

SPECIAL INTEREST

- **Closing the Gap: Building Wealth in the Black Community** — Closing the racial wealth gap isn't a simple fix, but many experts say financial education can help. This workshop tackles some of the Black community's financial challenges, from investing and the importance of credit scores to life and disability income insurance and legacy planning.
- **NEW Operation Financial Freedom: A Workshop for Veterans** — Veterans may encounter distinctive financial challenges, from returning to careers and evaluating benefits to planning for retirement and creating an estate plan. This workshop will cover some of their unique needs and help them establish a strong foundation for future financial independence.
- **Planning with Pride: Financial Tips for the LGBTQ+ Community** — Some unique characteristics make financial planning different for the LGBTQ+ community. This workshop covers those unique needs and provides solutions regarding marriage and family planning, closing a retirement savings gap, planning for long-term care, and setting up an estate plan.
- **NEW Practical Tips for Improving Your Mental and Financial Wellbeing —** This workshop examines the frequently overlooked link between mental and financial well-being. It outlines steps to alleviate anxiety related to financial uncertainty, such as budgeting, establishing an emergency fund, assessing risk tolerance, and effectively utilizing employee benefits.
- **Understanding Employee Stock Option and Purchase Plans** — From basic definitions to tax ramifications, this workshop examines the three most popular plans for employees participating in stock option and purchase plans: Non-qualified Stock Options, Restricted Stock Units, Employee Stock Purchase Plans and an optional section on Incentive Stock Options.
- **Women and Investing** — Women face some unique financial challenges, but there are critical steps that can be taken to improve their financial health. This workshop will cover 10 tips from budgeting and tax diversification to investment options and estate planning.

Contact your MetLife representative or visit **MetLife.com/plansmartsolutions** for more information about these valuable workshops.

MetLife arranges for specially-trained financial professionals to present these workshops. Should employees need more personal guidance, they can have a free consultation with these financial professionals to discuss their specific circumstances.