

retirewise®

Financial Education



MetLife



Workshop Series



"Wherever you are in your life this workshop is a must. I only wish I had signed up earlier!"



"The in-person format worked so well — especially hearing about other people's concerns and getting all my questions answered."



"Before retirewise® I honestly did not know where to begin. Now, I have a plan and feel much better about my future."

Now you can offer your employees:



Financial Education:

- retirewise®
- Topical Workshops
- Special Needs Planning
- Executive Services



Event Driven Guidance:

- Transition Solutions
- Delivering the Promise®
- Resource for ChangeSM

Redefining Financial Education



Changes in the healthcare system, government programs and employer plans are impacting us all. As a result, your employees, regardless of age or career stage, may be asking you more questions than you can answer.

One way you can help your employees with financial education resources is by offering retire**wise**®. As the foundation of our PlanSmart® financial education series, the retire**wise**® workshop series offers you a comprehensive financial education program that can complement and incorporate your existing benefit offerings while providing your employees with the information they need to achieve their financial goals. And it's at no cost to you or your employees.

You can expect:

- Objective information on a wide range of topics to meet employees diverse needs
- Expert delivery by a local specially trained financial professional
- Comprehensive training materials for every attendee to keep and use for future reference

You're in good company:

- Over 35% of the Fortune® 500 companies use one or more of our PlanSmart® services
- Nearly 100,000 employees across the country have attended our retire**wise**® workshops with over 18,000 last year alone
- All attendees (100%) would recommend the workshop and nearly all (99%) plan on taking action on personal retirement planning after attending the workshop.¹

¹ 2013 retire**wise**® Satisfaction Survey Results

Session 1:

Building the Foundation

Learning Objective

In Session 1, employees will start to envision their retirement and how they will finance it based on current and future retirement trends. We will cover financial basics and budgeting for retirement. Employees will start to see how what they have will contribute to the retirement they want.

Introductions and Program Overview

Why are we all here?

- Changes in the healthcare system, government programs and employer plans have already been impacting the largest pre-retirement population in history.
- Education is your employees' greatest tool to help assist them in pursuing their retirement and financial goals.

A comprehensive retirement education approach

- Personal retirement aspirations
- Income planning
- Financial and healthcare considerations
- Integration with existing employee benefits

Envisioning Your Retirement (Short Video and Exercise)

Employees begin by defining their own vision of retirement. This will set the stage on understanding how to create and maintain a financial strategy.

Using Your Money More Wisely

Review the basic money principles and their relevance in retirement:

- Paying yourself first
- Creating a budget
- Power of compounding
- Considerations for tax diversification
- Tax advantaged investing
 - 401(k) – Traditional IRA
 - 403(b) – Roth IRA
- Understanding the impact of inflation

Budgeting for Today (and Tomorrow)

Create a personalized budget:

- Estimating expenses today
- Using today's income and expenses to estimate retirement cash flow needs

It's a Wrap

Homework

- Completing workbook exercises to solidify concepts learned

What comes next?

- Review of what was covered in this session
- Overview of topics discussed in the next meeting

Session 2: Creating and Managing Wealth

Learning Objective

In Session 2, we introduce the principles of investing and the various investment vehicles available to employees. Employees will learn about the general rules to building and managing wealth.

Investment Pyramid

Key features and risks of each asset class:

- Cash equivalents
- Bonds
- Stocks
- Mutual funds
- Is it possible to be too conservative?

Investment Strategies for Accumulating Wealth

- Asset classes and allocation
- Risk tolerance
- Diversification
- Portfolio rebalancing

Investment Guiding Principles

- Time in the market
- Dollar cost averaging
- Fundamentals of managing risk

Understanding the Risks You Need to Manage

- Inflation
- Taxes
- Market
- Unexpected expenses

Budgeting for Retirement

- Estimating current expenses
- Projecting expenses in retirement

It's a Wrap

Homework

- Completing workbook exercises to solidify concepts learned

What comes next?

- Review of what was covered in this session
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Session 3:

Establishing Your Retirement Income Stream

Learning Objective

In Session 3, employees will learn how to structure a retirement income stream to address their retirement wants and needs. We will examine the risks that can impact retirement funds and how to manage assets to help provide lifelong income.

Shifting Focus from Accumulation to Distribution

What are some of the risks a portfolio could be exposed to in retirement?

- Longevity
- Withdrawal rate
- Market timing
- Unexpected expenses

The Retirement Income Planning Process

What are the key elements of the retirement income planning process?

- Look at the big picture and determine retirement goals
- Identify expenses in retirement
- Identify guaranteed sources of retirement income
 - Social Security
 - Employer-sponsored defined benefit plans
- Identify other sources of retirement income
 - Employer-sponsored defined contribution plans
 - Earned income
 - Unearned income
 - Personal savings
 - Alternative sources

How to Manage Retirement Assets and Help Provide a Lifelong Income

- Matching retirement “needs” with dependable income sources
- Matching retirement “wants” with other income sources
- Protecting against unplanned expenses

It’s a Wrap

Homework

- Completing workbook exercises to solidify concepts learned

What Comes Next?

- Review of what was covered in this session
- Overview of topics discussed in the next meeting

Session 4:

Making the Most of What You Have

Learning Objective

In Session 4, we will review your employee benefits, together with other benefits, to help clarify how they fit into your employees' retirement plans. We will also cover the basics of estate planning, including wills and trusts.

Your Employer's Benefit Plans

Do your employees know what is included in their benefits plan?

- Retirement
- Protection
- Legal or other services
- What benefits continue after retirement

Protecting Against Unexpected Expenses

What do government programs provide for retirees and what is not covered?

- Medicare basics
- Long term care

Retirement Readiness Exercise

- Understand key readiness tasks for a successful retirement
- Complete worksheet
- Assess readiness and actions to take

Estate Planning Basics

- The basics of trusts, including Special Needs
- Wills
- Healthcare proxy
- Power of attorney
- Lifetime giving

Conclusion

What have your employees learned?

- Put it all together
- Understand how the benefits package you offer fits into their own plan
- Know how to work with what they already have in any stage of financial planning
- Know the resources available if they are feeling overwhelmed



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