

How to protect your retirement in an uncertain market



Unpredictable financial market conditions can be challenging to navigate and stressful for you and your family. You may be trying to figure out the best way to manage your finances moving forward. Many employees, like you, are questioning whether they can afford to retire and are looking for options to help them protect their hard-earned retirement savings.

73% of employees cited a financially-related reason for their increased stress, including:

- **stock market volatility**
- **threats to long-term savings**
- **threats to income¹**

MetLife's guaranteed income solutions available from your employer can provide the security that you are looking for in uncertain times. These options are not investments like stocks or bonds; they are insurance products designed to protect retirement savings and are not affected by the volatility of the market. Whether the market is up or down, the right time for guaranteed income is when you are ready to retire and protect your retirement savings.

Protect your retirement savings for a lifetime

Nearly all workers and retirees (95%) say it's important for retirees to have a source of guaranteed income they cannot outlive.² You have spent years building your retirement savings. Our guaranteed income options allow you to protect all or a portion of your retirement savings by converting it into monthly income that you cannot outlive.³ In addition, you have the option to pass on this financial security to your loved ones after you are gone.

Predictable income even in uncertain times

Like a steady paycheck, you'll receive the same dollar amount each month in retirement which helps you budget for everyday expenses as well as supplement your income. Despite the volatility of the market, you will always have income that you can rely on.



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Benefit from group rates

MetLife's options are offered to you at group rates with no hidden fees or commissions. You don't need to make any investment decisions or pay ongoing fees. There will be no surprises when you receive your paycheck every month.

In an uncertain market, MetLife's guaranteed income options provide the protection and predictability that you need in retirement.³ You can confidently retire on time knowing that you will have a stream of income that you cannot outlive.³

For more information on guaranteed income options, please contact your human resources department.

1. MetLife's *Employee Benefits Trends Study*, April 2020.
2. MetLife's *Evolving Retirement Model Study*, February 2020.
3. All guarantees are based on the financial strength and claims-paying ability of the issuing MetLife company.

Group annuity contracts are issued through Metropolitan Tower Life Insurance Company (MTL) or Metropolitan Life Insurance Company (MLIC). Like most group annuity contracts, MTL and MLIC group annuities contain certain limitations, exclusions and terms for keeping them in force. MTL and MLIC annuity products may not be available in all states. Contact your MetLife representative for more information.

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