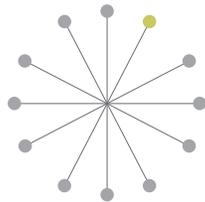




MetLife

Ready for possibilities.

● Stages of Life Checklist



In the United States, **88% of women** equate wealth with financial security. Women also spend **39% less time than men** working on their finances.¹

We know you don't have a lot of time for financial planning. This quick checklist is provided to help you get started (or keep going) on your path toward financial security.

¹ *Harness the Power of the Purse*, Andrea Turner Moffitt, 2015



If you're in your 20s

- Open checking and savings accounts, if you don't have them already.
- Deposit a portion of your salary into a savings account each time you get paid (start with 5-10% of your pay if you can).
- Set aside money for emergencies.
- Contribute to your employer's retirement plan (at least enough to get your employer's matching contributions).
- If you don't have a retirement plan at work, open an IRA or Roth IRA and set up automatic contributions.
- Take advantage of other employee benefits, like health, dental or life insurance.
- Only use credit cards for emergencies; use a debit card or cash instead.
- Create a budget and stick to it.
- Pay down any debt you may have as quickly as possible.
- Get a copy of your credit report to see your baseline credit score and check for discrepancies.
- Purchasing life insurance and disability insurance is advisable, especially because clients in their 20s can lock in lower rates than in older ages.

If you're in your 30s

- Increase contributions to your retirement plan or IRA if you can (try for 10% of your salary).
- Consider whether or not your investing strategy will keep up with inflation.
- If you're planning to buy a house, save so that you have 20% to put down. This will help you avoid paying mortgage insurance. Your mortgage payment should be no more than 28% of your monthly income (based on lender guidelines).
- Review your health insurance to make sure it fits your needs.
- If you've started a family, consider buying life insurance to protect them financially.
- If you don't have disability insurance through your employer, consider purchasing it yourself to help pay expenses if you become unable to work.
- Make sure you have adequate car and renter's or homeowner's insurance. If you buy them from the same company, you may receive a discount.
- Establish a will and start planning your estate.



Ready for next.

In a recent survey, couples were asked what their best advice would be for newlyweds. **57% said their #1 piece of advice was to start saving as early as possible for retirement.²**

² 2015 Fidelity Investments Couples Retirement Study





If you're in your 40s

- Work with a financial professional to set up a retirement savings strategy and keep it on track.
- Make sure the investments in your retirement plan or IRA are still appropriate for your goals.
- Review your insurance policies to make sure they still cover your needs.
- Update your beneficiaries on your insurance and financial accounts.
- Look into options for covering long-term care costs.

If you're in your 50s

- Make sure your retirement savings goal still makes sense.
- Start thinking about how you will generate retirement income from your assets—and start planning for what you need. Talk to a financial professional about considering an annuity for guaranteed lifetime income.
- If you're behind on your retirement savings goals, you can catch up with extra payments to your retirement plan or IRA.
- Review your estate plan to make sure it's up to date.
- Review your investment mix to make sure it still makes sense for your risk tolerance and goals.
- Look at your insurance policies and make sure you have a way to pay for long-term care costs.



If you're in your 60s

- Plan for when you will retire and how that will play out. Where will you live? What hobbies will you have? Will you continue to work part time?
- Make sure you have a retirement income strategy in place. At least some of your income should come from guaranteed sources.
- Think about how you can reduce your fixed expenses in retirement, so that you can adequately cover them.
- Work with your financial professional to figure out what you will do with your retirement assets once you stop working.
- Figure out when to start taking Social Security benefits, keeping in mind that the longer you wait, the more you'll receive.
- Apply for Medicare three months before you turn 65.
- Check into the Medicare prescription drug options and Medigap policies to supplement Medicare coverage, to make sure you have the coverage you need.

If you're in your 70s

- Talk to your financial professional to make sure your estate and legacy planning strategies are in place and up to date.
- If you have a traditional IRA or retirement plans in place, you'll need to start taking required minimum distributions at age 70½.
- Start collecting Social Security at age 70 if you chose to delay your benefits. An increase in benefit no longer applies after age 70.
- Review your income needs to make sure your expenses will continue to be covered and that you have a cushion for unexpected expenses. If you're falling short, consider your options and seek professional guidance to help make the most of your assets.

A financial professional can help you get ready.

With a professional on your side, it'll take you less time and effort to figure out the right strategy for your needs and those of your family—and stick with it long-term.





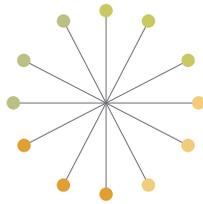
Ready for confident.

Women appear more confident in their partner's ability to assume full responsibility of the couple's finances; the men in their lives agree.

- **53% of men, 43% of women are very confident** in their own ability to assume full financial responsibility.³
- **52% of women, 43% of men are very confident** in their spouse or partner's ability to assume that responsibility.³
- **90% of women will**, at some point, be fully responsible for their finances. It makes sense to take the time now to gain the financial confidence you need.⁴

³ 2013 Fidelity Investments Couples Retirement Study

⁴ "Women & Money: How to take charge," Fidelity Viewpoints, February 10, 2015



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