

Financial Education: Topical Workshops

Workshops for employees of all ages and career stages



A dedicated program account executive will work with you to understand your company's culture and help you select a series of workshops that best enhances your company's benefits offering.

EARLY CAREER

- **Financial Footsteps: Getting it Right in Your 20s and 30s** — (two-part series: Your Money Today and Your Money Tomorrow, 60 minutes each) From starting a job and paying taxes to getting married and buying a home, there's a lot going on with your younger employees. This workshop can help them develop good saving habits, manage student loans, understand their credit score, and investment basics.
- **Investing 101** — A basic overview of investing that explains the difference between saving and investing, asset classes and investment styles, stocks, bonds and mutual funds, and how to deal with market volatility.
- **Smart Money Moves in Your 20s and 30s** — Created for employees who are just out of school to those who are 10 or more years into their career. This workshop offers 10 relevant tips from creating a budget and establishing an emergency fund to making the most of their retirement savings.
- **The Roth Advantage in your 20s and 30s** — It may be hard for your younger employees to focus on something that's 30, 40, or more years into the future. But saving for retirement is important and the unique features of Roth accounts may make the most sense for them.
- **Understanding Life and Disability Income Insurance** — Having the proper protection is important. In this workshop, employees will learn the benefits and different types of life and disability income insurance, which types are best suited for different situations and how to determine how much insurance is needed.



New workshops!

- **Money Matters: Moving Forward in a Changing World**
- **Managing Your Money in Today's Uncertain Times**

MetLife has arranged for local, third party financial professionals to present these one-hour topical workshops. Should employees need more personal guidance, they can meet with these financial professionals to discuss their specific circumstances.

MID-CAREER

- **Estate Planning** — Everybody needs to have an estate plan. Employees will learn about establishing and prioritizing goals, today's estate tax landscape and what it means for them, and how to avoid common mistakes people make with their estates.
- **Investing 201** — (Approximately 90 minutes) For those who have attended Investing 101 — or have general investment knowledge. This workshop includes in-depth information on investing, tax implications, performance measurement, managing risk, determining the right investments, and common investing terminology.
- **Planning for College** — This workshop provides insight and guidance for the major financial decisions that may have to be made when saving for college.
- **Tax Strategies** — Everybody is concerned about taxes. This workshop addresses basic tax planning information to help employees plan in a tax-efficient manner. It includes information on record keeping, tax law changes, state and local taxes, tax credits and tax-deferred programs.

PRE-RETIREMENT

- **Get Retirement Ready** — Employees should prepare for the decisions they need to make as they approach retirement. This includes sources of retirement income, employer distribution options, lump sum vs. rollover, health insurance options and relocation decisions.
- **Preparing to Care for an Aging Parent** — Current and future caregivers should understand their roles and responsibilities. This workshop will help explore different care options, important legal and financial considerations, helpful planning tips, and available resources.
- **Retirement Income Planning** — There are steps your employees can take to create a retirement income strategy that works for them. This workshop discusses those steps and, just as importantly, how to manage the five common retirement risks.
- **Smart Money Moves in Your 40s, 50s, 60s and Beyond** — There are 10 key practical financial and retirement planning tips to consider in your 40s, 50s, 60s and beyond. From managing taxes and having the right asset allocation to setting realistic goals, this workshop will cover them all.
- **Understanding Retirement Healthcare** — There are important pre- and post-retirement healthcare decisions employees will have to make. We will cover those including, what Medicare does and does not cover.
- **Understanding Social Security** — There are advantages to delaying Social Security. In this workshop employees will learn about those advantages, the consequences of earned income, and how taxes can affect benefits.

SPECIALTY

- **A Parent's Guide to Kids and Money: Toddlers to Teens** — For many of us, as children, discussing money was off-limits. Questions were ignored or received vague, incomplete answers. But times have changed. In this workshop, employees will learn ways to teach their children good money habits and how to make sound spending, saving and investing decisions.
- **Employment Transition: Preparing for Change** — Employment changes can be difficult. For employees experiencing a layoff, voluntary separation, or other transition, this workshop can help them keep their financial house in order and preserve their lifestyle.
- **Making Sense of the Roth: Is It Right for You?** — For many, a Roth account may be a good option. Here, employees can explore the basics of a Roth IRA and 401(k) and learn about tax diversification, eligibility, contribution and withdrawal rules, and conversion.
- **Managing Your Money in Today's Uncertain Times** — The unexpected Coronavirus (COVID-19) has caused us to "social distance," shut down businesses and create new virtual work and homeschooling experience. This workshop answers three essential questions to help get through this uncertain time: What you need to know? What should you do now? And how to prepare for a better future?
- **Marriage Equality: Decision Making for the LGBTQ Community** — There are legal and financial opportunities and challenges that come with marriage equality. This workshop will explore those from beneficiary designations and Social Security to adoption and healthcare.
- **Money Matters: Moving Forward in a Changing World** — The global pandemic has forced many of us to rethink our finances. This workshop explores three key steps your employees can take right now to prepare for unexpected events: build an emergency fund, determine their risk tolerance, and maximize their employee benefits.
- **Understanding Health Savings Accounts (HSAs)** — Health Savings Accounts (HSAs), when paired with high deductible health plans, are designed to help with the rising cost of health care while offering triple tax benefits and the opportunity to save for future medical expenses. In this easy-to-understand workshop, employees can learn the HSA "basics" from contributions and distributions to IRS rules and qualified expenses.
- **Women and Investing** — Women face some unique financial challenges, but there are critical steps to take toward improving their financial health. This workshop will cover ten tips from budgeting and tax diversification to investment options and estate planning.

Pre-recorded virtual workshops — Each under 30 minutes:

- Smart Money Moves in Your 20s and 30s
- Smart Money Moves in Your 40s, 50s, 60s, and Beyond

Contact your MetLife representative or visit [MetLife.com/plansmartsolutions](https://www.metlife.com/plansmartsolutions) for more information.

MetLife administers the PlanSmart program, but has arranged for specially-trained third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.

