

## 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 much insurance is needed.



### New workshops!

- **Planning with Pride: Financial Tips for the LGBTQ+ Community**
- **Preparing to Care for an Aging Parent**
- **Tax Strategies: The Basics and Beyond**

### 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

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, what today's estate tax landscape mean 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, evaluating 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.
- **New - Tax Strategies: The Basics and Beyond** — Everybody is concerned about taxes. This workshop addresses important tax planning information to help 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. This includes sources of retirement income, employer distribution options, lump sum vs. rollover, health insurance options, and relocation decisions.
- **New - Preparing to Care for an Aging Parent** — Current and future caregivers should understand their roles and responsibilities. This workshop covers the 10 steps to take to help prepare to care from starting a conversation and assessing needs to creating a plan and finding support.
- **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. This workshop will cover them all, from managing taxes and having the proper asset allocation to setting realistic goals.
- **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. But times have changed. In this workshop, employees will learn ways to teach their children good money habits and how to make good 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 Roth IRA and 401(k) basics 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 experiences. This workshop answers three essential questions: What you need to know? What should you do now? And how to prepare for a better future?
- **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.
- **New - Planning with Pride: Financial Tips for the LGBT+ 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.
- **Understanding Health Savings Accounts (HSAs)** — When paired with high deductible health plans, HSAs 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 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 10 tips from budgeting and tax diversification to investment options and estate planning.

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

MetLife administers the PlanSmart program and has arranged for specially-trained third party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract. Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

