

# Preferred Savings Plus<sup>SM</sup>

Bringing your employees the right solution at the right time

## Preferred Savings Plus offered by MetLife Bank<sup>®</sup> provides employees with a convenient and safe way to save money and reach their goals.

Whether your employees are looking for a short-term savings solution for things like taking a vacation or buying an engagement ring, or long-term goals like homeownership or supplemental retirement savings, we have the right savings solution at rates that are among the highest in the nation — Preferred Saving Plus<sup>SM</sup>.

We can help you identify your employees' financial concerns and help you address them — at the right time. With our customized communication plan, you can be sure the information you're giving your employees meets their particular situation. You'll also be helping them make more informed financial decisions — so that through their work life, they can improve or secure the quality of their everyday life. That's real **work-life balance**.

Through research, analysis and experience, we have identified how particular life stages impact the need for savings products. While all employees can benefit from Preferred Saving Plus, people have different financial needs at different times in their lives. Seasonality also plays a role in influencing buying consideration and decisions. A dedicated marketing professional will be assigned to help you best understand the various financial needs of your employee population and manage the timing and delivery of the right message and product to meet their individual situations.

The table at right is an example of how our communication plan can bring your employees the right solution at the right time, making Preferred Saving Plus a valued addition to any employee benefits plan.

A MetLife marketing professional will work with you to design a communication plan. Using the appropriate medium for your employees, we will communicate either by direct mail (brochures, letters, payroll stuffers, etc.), a web-based approach, (email, e-newsletters, interactive campaigns, etc.), and/or a combination of both. Plus, we can even meet with employees on-site. It's all part of our goal to bring you and your employees the right solution at the right time. And remember: The best participation in the program comes with your ongoing support and endorsement. Strategies, such as adding Preferred Saving Plus to your overall benefits communication plan including benefits booklets, intranet site, internal newsletters and new hire kits, have proven to be some of the most effective communication practices.

Age	Product of Choice	Employee Need	Timing
0-29	Savings Accounts	Saving for an emergency, vacation, new home	Ongoing
	Mortgages	New Home	2nd Quarter
30-39	Money Market Accounts	Saving for emergency, college tuition, vacation	Ongoing
	Mortgages	New Home	2nd Quarter
40-49	Money Market Accounts	Saving for emergency, college tuition, vacation	Ongoing
	CDs	Saving for college tuition, 2nd home, etc.	Ongoing
	IRAs	Saving for supplemental retirement income	1st Quarter
	Home Equity Lines of Credit	Home repairs, college tuition, etc.	2nd Quarter
50-59	CDs	2nd home, supplemental retirement	Ongoing
	Money Market Accounts	Saving for emergency, college tuition, vacation	Ongoing
	IRAs	Saving for supplemental retirement income	1st Quarter
	Home Equity Lines of Credit	Home repairs, college tuition, etc.	2nd Quarter
60+	CDs	Supplemental retirement	Ongoing
	Money Market Accounts	Supplemental retirement	Ongoing

**MetLifeBank<sup>®</sup>**

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