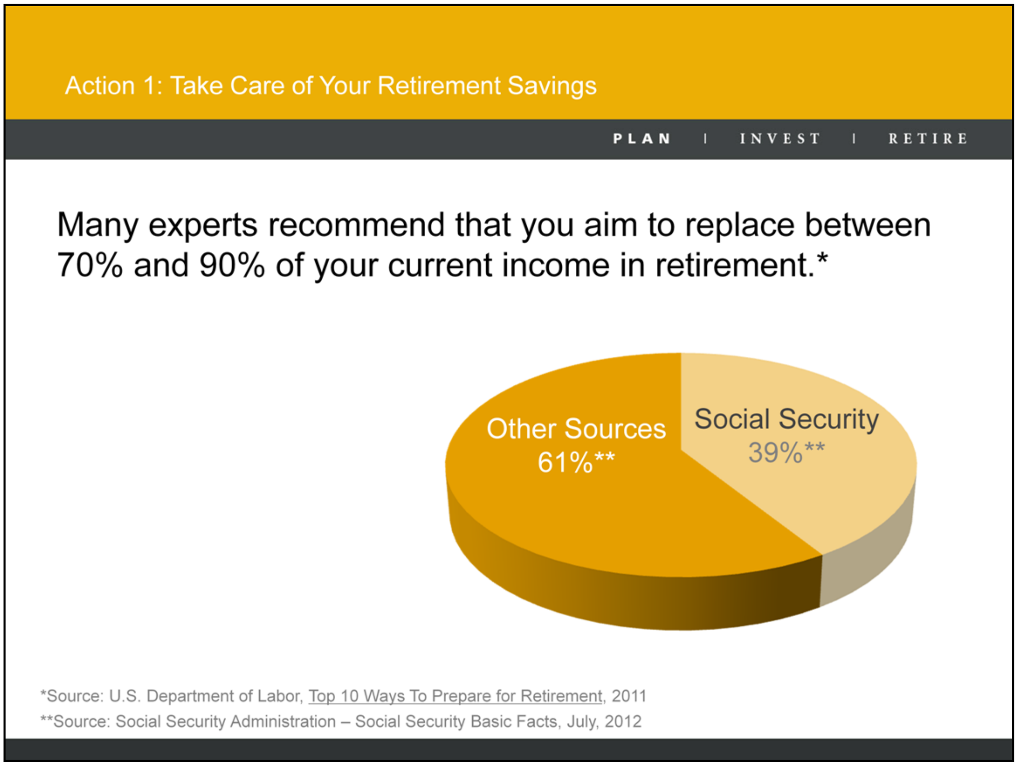
Hello. I'm [NAME] and I'm a MetLife Financial Services Representative. As a mom, the financial well being of you and your family, now and in the future, is probably a priority for you. During this session, I'll share with you seven financial actions for moms.

7 Actions

PLAN | INVEST | RETIRE

1. Take care of your retirement savings
2. Pay off debt
3. Protect your "stuff"
4. Protect your decisions
5. Pay for college
6. Prepare when taking time out
7. Teach kids about money

Let's take a brief look at them. [READ SLIDE]

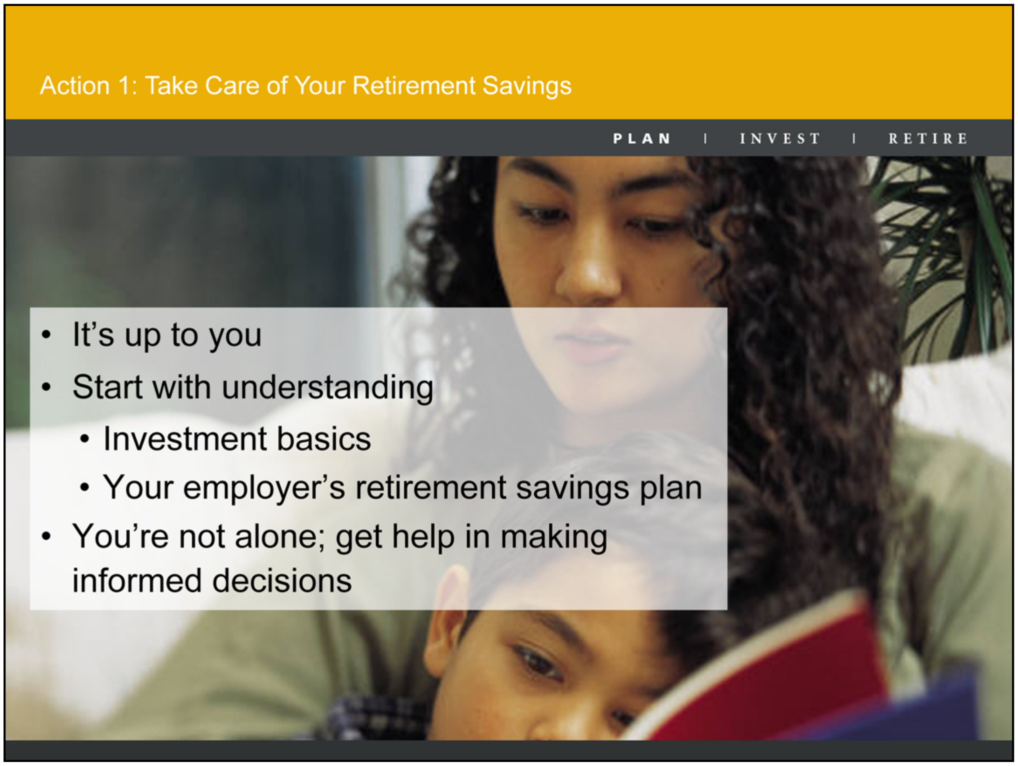


Action 1 is to take care of your retirement savings. Moms have many important priorities – and retirement may seem a long way off. But I purposely started with this action. Here's why:

Many experts recommend that you aim to replace between 70% and 90% of your current income in retirement. Also consider that your retirement may last ten, twenty, thirty or even more years. Your retirement may be the highest-dollar financial goal that you have.

It's critical to accurately and realistically identify your sources of income, estimating their value, along with your expected expenses, in retirement. This will be the basis for the retirement that you'll be able to afford.

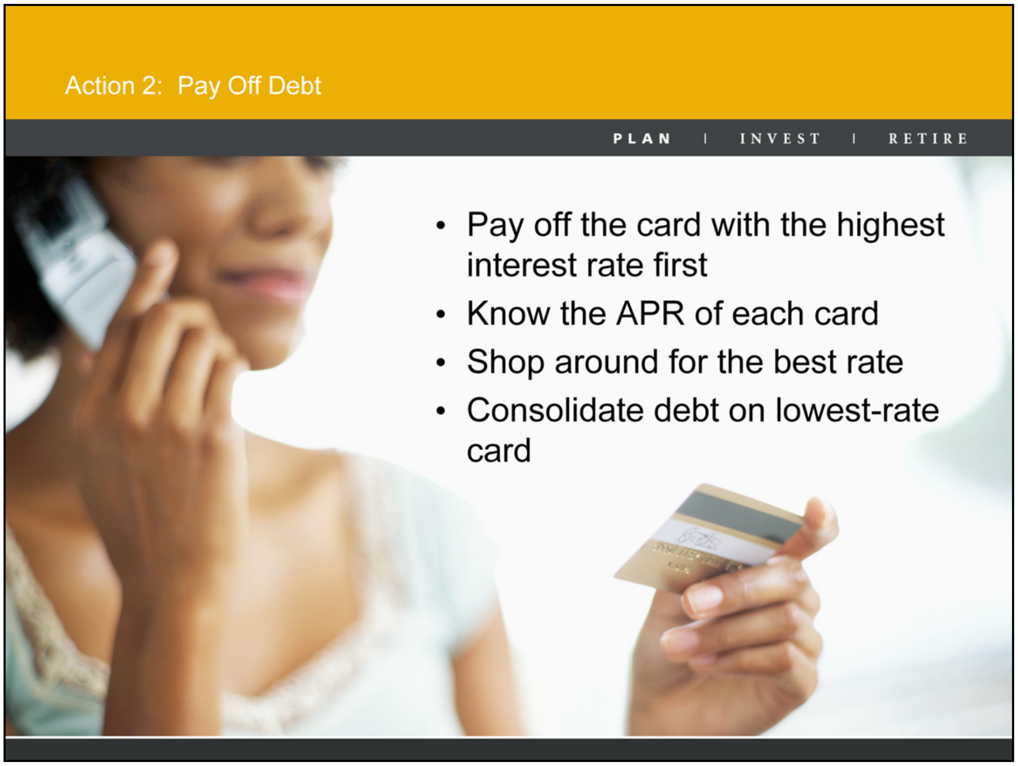
Take a look at this chart. According to the Social Security Administration, the average retiree's income is 39% funded by Social Security. That means that 61% comes from other sources, such as pensions, employer-sponsored retirement savings plans and other assets.



It can feel like an overwhelming prospect; how much income you have when you retire is up to you and the actions you take today.

Achieving this goal is possible. It starts with understanding how to save – the investment basics, along with the savings opportunity made available to you through your employers' retirement savings plan. The plan offers you a tremendous way to save. Your employer also offers resources that can help, including access to me, your MetLife Financial Services Representative.

Remember – you don't have to navigate your employer's retirement savings plan alone. I can meet with you one-on-one to determine where you are now, where you want to be and how your employer's retirement savings plan may help you get there. I can also explain how your plan works and how you can take full advantage of it by making informed decisions.

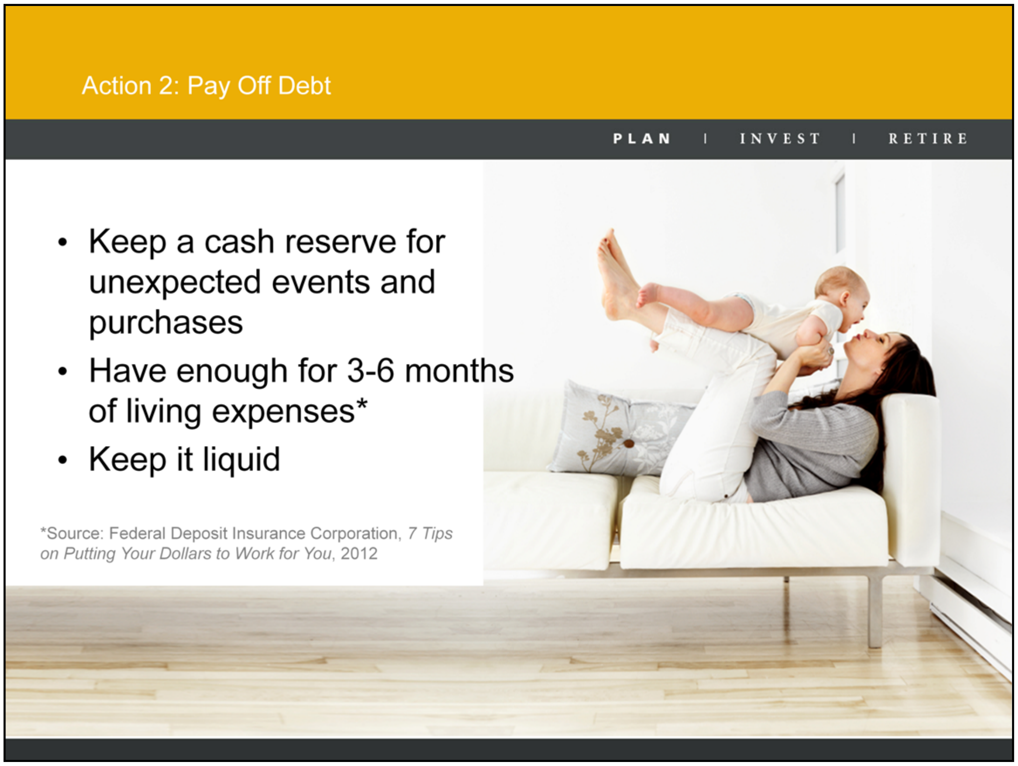


The outcome you see from Action 1 will depend on Action 2: Pay off debt. Because if your money is going toward repayment of debt – especially high interest debt – it isn't going to work for you in your employer's retirement savings plan.

If you have debt, it's important to understand how each credit card or loan works. The rule of thumb is to pay off the card or loan with the highest interest rate first.

Credit card APR should appear on your statement. Contact your credit card companies and tell them that you're "shopping around" for the best rate – the ask if they'd be willing to offer a lower APR.

After you've ranked your credit cards in terms of APR, try to consolidate your debt on the card with the lowest rate. Even a difference of a few percentage points — say, a 15 percent rate versus an 18 percent rate — can add up to hundreds of dollars per year, depending on how much you owe.

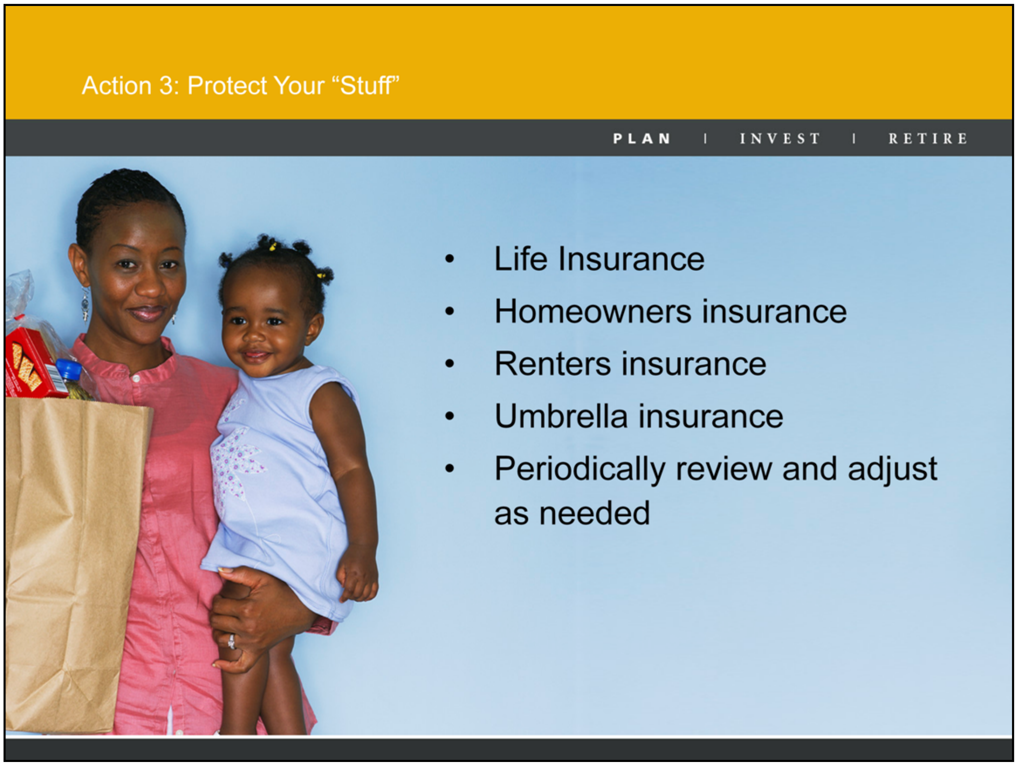


Once you get a handle on managing debt, you can start planning to meet other goals you may have, both short term and long term. This includes planning for unexpected expenditures and developing a budget. It is also essential that you maintain a good credit score.

Concentrate on building and maintaining a cash reserve.

How much money should you have on hand? It varies according to individual circumstances, but many financial professionals recommend a minimum of 3-6 months worth of living expenses. It’s ideal to have a year’s worth of living expenses in your reserve, to protect against sudden job loss and any other of life’s calamities.

You may want to keep your emergency money liquid – which means easily accessible – in, for example, a passbook savings account.

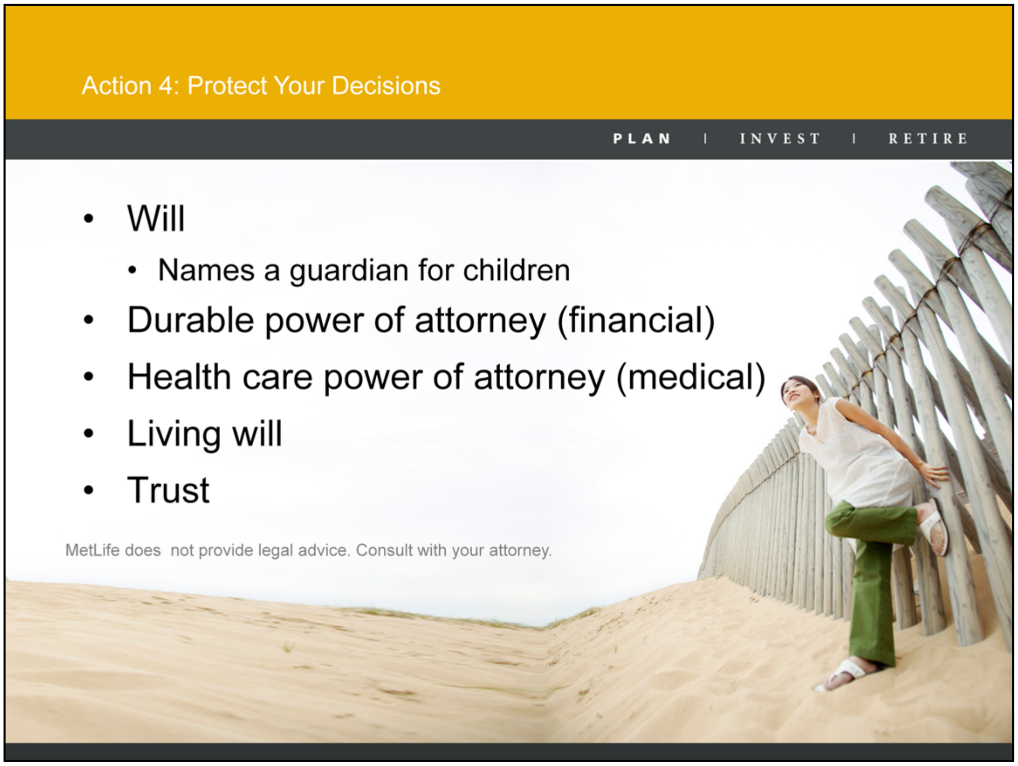


Action 3 has to do with protecting your "stuff." As a mom, life insurance may be the most important form of financial protection that you have in place where your children are concerned. If something were to happen to you or another parent, life insurance can help ensure that their needs are taken care of, such as housing and education. Stay-at-home parents need to have this protection, too. For example, if something happens to a stay-at-home parent, the survivor may need to "outsource" expensive services such as childcare and even housekeeping.

In general, homeowner's insurance can financially protect your home and its contents in the event of a disaster, such as fire. If you rent, renter's insurance can financially protect the contents of your home. Without such insurance, consider how your family will be able to pay for anything that may need to be replaced.

An umbrella insurance policy generally acts to cover a portion of liability over what your other policies cover. So, for example, if your homeowner's insurance policy covers $300,000 in liability claims and you're subject to a liability of more than that, the umbrella, up to an amount specified by the policy, may cover any additional amount of the claim.

Having insurance coverage is only part of this action, however. Once you are covered, revisit your policies at least annually. If anything has changed, you may want to either decrease or increase coverage, as appropriate for your personal circumstances.



While Action 3 focuses on financially protecting your "stuff," Action 4 focuses on protecting your decisions.

If you haven't already, you may want to consider certain legal documents to draw up with your attorney.

A will clearly states your wishes for where you want your property to go. A will can also specify who will be the guardian of your children should something happen to you and, if there's another parent, that parent.

Let me tell you about Ellen. Ellen named her best friend, Kathy, as her daughter's Godmother, but did not name Kathy as her daughter's guardian in her will. When Ellen and her husband unexpectedly died, custody of Ellen's daughter was awarded by the state to her estranged sister. This went against Ellen's wishes, but without naming Kathy as guardian in her will, the state was compelled to award custody to the next of kin. When we have dependent children, a will can be an essential tool in helping to bring your wishes to fruition.

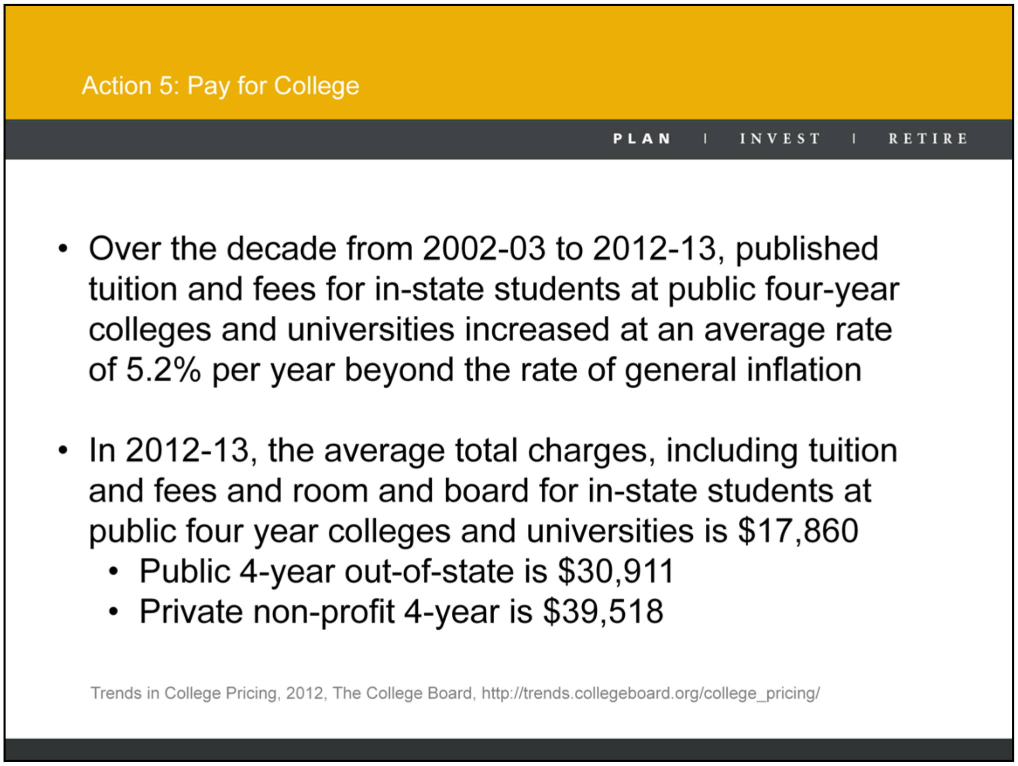
A durable power of attorney names someone to make your financial decisions for you in circumstances when you cannot, such as mental or physical incapacity.

A health care power of attorney names someone to make medical decisions for you if you become incapacitated.

A living will lets you specify the life-sustaining measure you want — or don't want — doctors to take on your behalf if you're unable to communicate your wishes.

Depending on your situation, you may also want to consider creating a trust. A trust may have financial advantages and will also provide more privacy for your estate. A trust triggered by your will can also act to control, for a period and under terms you specify, money left to your children.

Again, use an attorney to guide you through the value of these documents and the draw them up. Doing so will help to protect your decisions – even when you may no longer be able to.



As a mom, your focus may be on Action 5: Save for college. After all, paying for college – either all or a portion of it – is a critical investment in your child's future.

Take a look at this snapshot of the potential costs.

Over the decade from 2002-03 to 2012-13, published tuition and fees for in-state students at public four-year colleges and universities increased at an average rate of 5.2% per year beyond the rate of general inflation.

In 2012-13, the average total charges, including tuition and fees and room and board for in-state students at public four year colleges and universities is $17,860. At public 4-year, out of state schools, it's $30,911. And in private, non-profit schools, it's $39,518.

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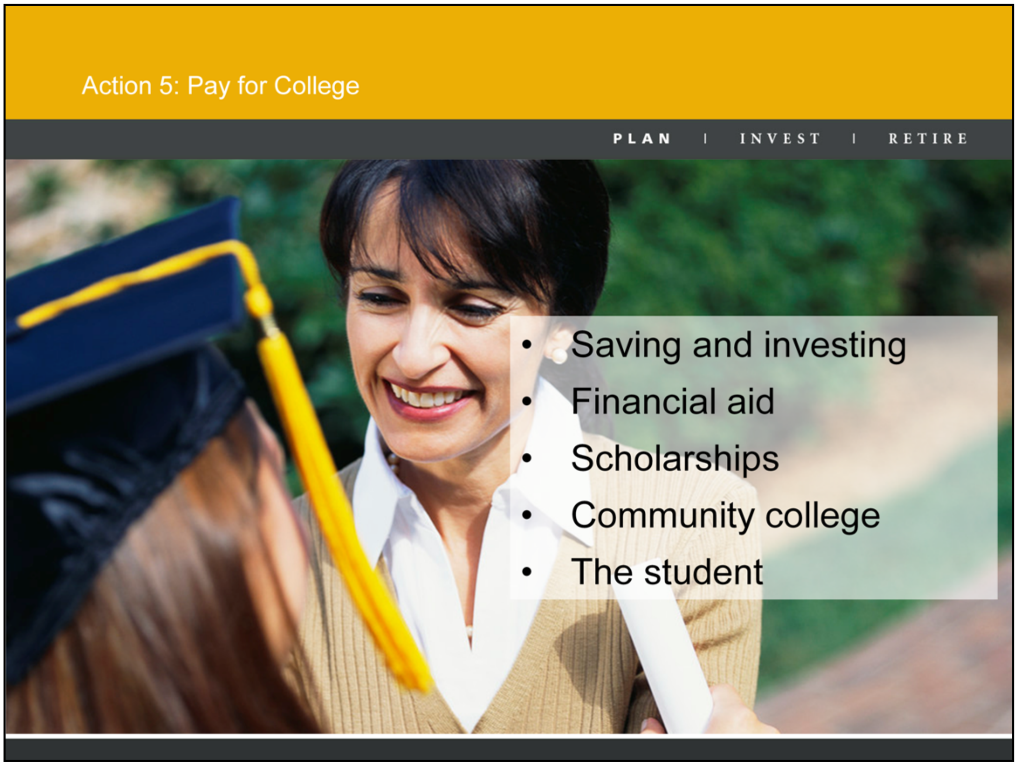
Like retirement savings, this financial goal may seem overwhelming. But there are resources available that may help. Let's take a brief look at some of them.



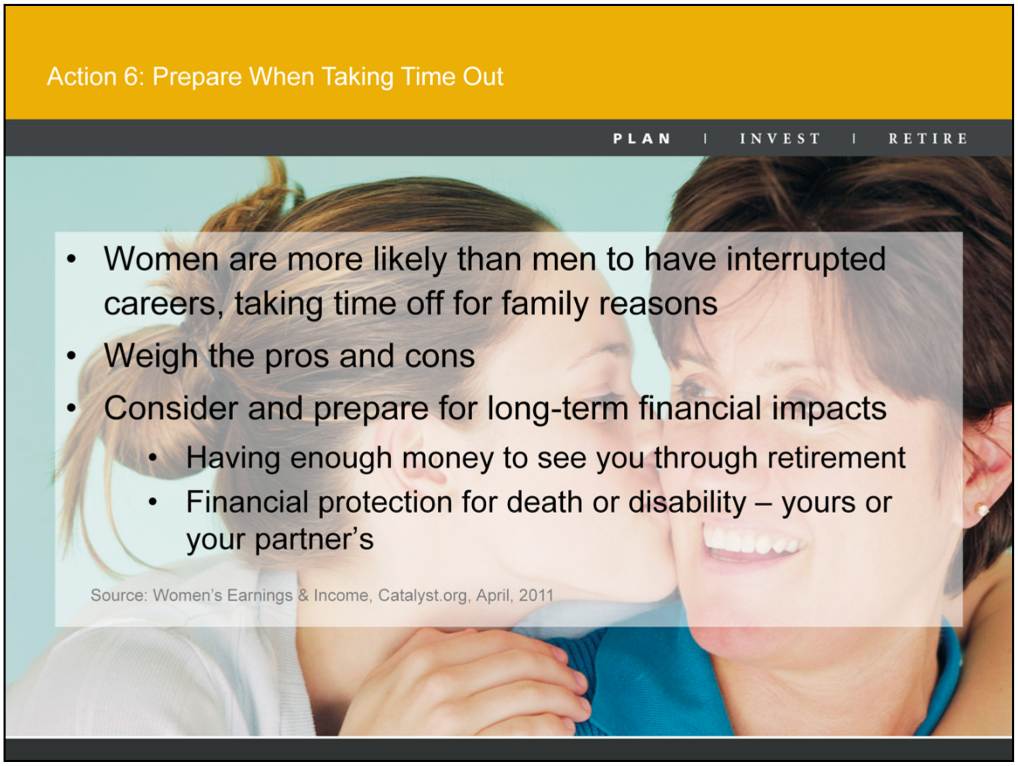
When it comes to paying for college, there are several ways to do it. One is to start saving as early as possible; there are tax-advantaged savings vehicles that may help. Along with your tax advisor, I can provide you with information to help you make an informed decision that fits with your family's needs.

If your child qualifies, financial aid may also be available. Financial aid can come in a variety of forms, including loans and grants.

When many people think of scholarships, they tend to think of athletes. But scholarships are available from several resources and are awarded for a variety of reasons. Scholarships can be for members of ethnic or unique groups, those who have financial needs, or for those students interested in certain fields of study. Scholarships are available for those with special talents in many areas, including sports, art, science and music.

Some students attend community colleges for two year degrees before pursuing degrees from 4-year colleges. Generally speaking, community colleges can be a bargain and many four-year colleges will accept credits earned at community colleges. It may make sense to look into this option, including how your child's 4-year school of choice handles transfer credits.

Of course, the student is another source that can help pay for college. He or she could hold a part time job to help with expenses. But your child could also take college-credit courses while still in high school; not all colleges accept these credits, so be sure to do your homework.



Now let's take a look at Action 6: Prepare when taking time out.

Some women decide that taking time away from paid work is the right thing to do for their families, often when a new child becomes part of the family.

There are pros and cons. The pros can be obvious, and so can some of the cons. Keep in mind that leaving work for an extended period could result in a loss of job skills and missed opportunities for promotion. You may lose touch with colleagues – your network. You may also miss out on building benefits, such as vacation days, [pension credits], or participation in an employer's qualified retirement savings account.

If you are partnered or married, also consider what would happen if your partner or spouse became disabled or unexpectedly passed away – or separation/divorce. Find out what it would cost to get health care, disability income and life insurance coverage on your own.

When weighing this decision, make sure it's what's best for both you and your family's financial security. If the long-term financial impact seems too great, you may consider reducing your hours, asking for a flexible work arrangement or restricting travel.

The overwhelming majority of family caregivers are women providing unpaid care for loved ones.

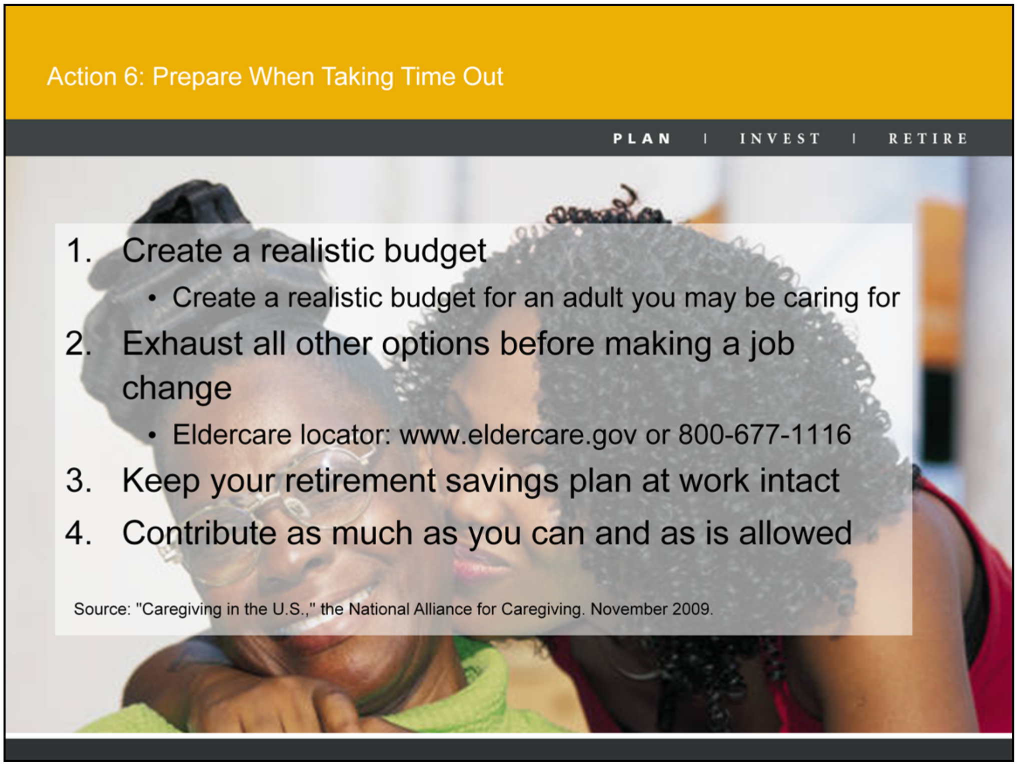
It's especially important for women, who often take time out of the workforce to care for others – be it a child or an adult – to plan for retirement and manage finances.

In addition to pay, family caregivers often forfeit all or a portion of benefits and pensions. They often miss out on opportunities for potential returns on qualified retirement plans and matching contributions at work and experience reduced savings and investments. They may even experience an inability to pay for home improvements that could increase the resale value of a residence.

According to the Women's Institute for a Secure Retirement (WISER®)(November, 2009), 70 percent of caregivers experienced disruptions in their jobs, including going into work late, leaving early, reducing work hours, leaving their jobs completely, and losing job benefits.

Caregiving can have serious financial consequences. It's important for women to understand these consequences and to take steps, whenever possible, to protect their retirement security.

*Source: "Caregiving in the U.S.," the National Alliance for Caregiving. November 2009.



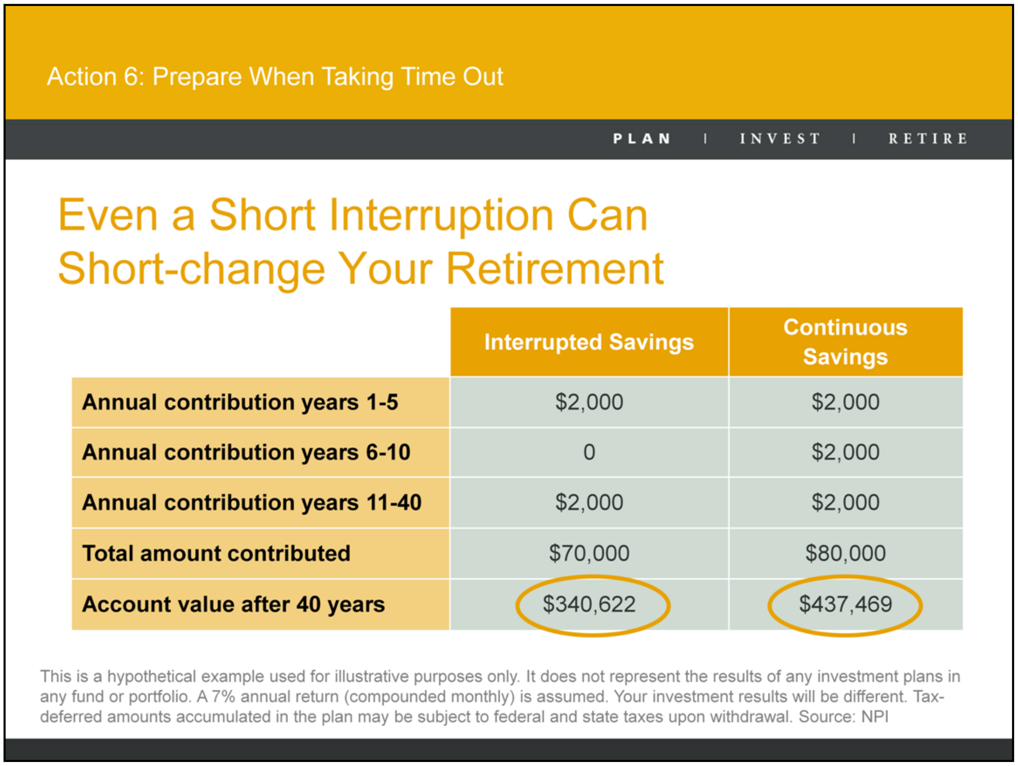
Here are four steps family caregivers may consider taking to help them build a secure financial future:

1. First, create a household budget and make realistic plans for how you will deal with reduced pay and benefits if you decide to stop working or reduce your hours. Focus on reducing your expenses and eliminating your debt. If you are a caregiver to another adult, you might find yourself paying small expenses out of pocket, without even realizing how quickly these expenses add up. Establish a budget for the person you provide care for, as well.

2. Plan carefully before leaving a job or working part-time. If the time comes when you are considering taking time off to care for an elderly family member, consult Eldercare Locator, sponsored by the federal Administration on Aging, which puts individuals in touch with local services and resources. Call 1-800-677-1116 or log onto www.eldercare.gov. Leaving your job will mean losing compensation and benefits, and maybe skills and contacts. [If at all possible, try to stay at your job until you are vested in your company's retirement plan.] If you are cutting back on benefits, you may want to consider working enough hours to get reduced benefits.

3. Don't spend the money you have already saved in your employer's retirement savings plan. The loss of potential earnings could be devastating to your retirement income.

4. While you're working, be sure to participate in your retirement savings plan at work, contributing as much as you can up to the annual contribution limit.



Take a look at this hypothetical example – it helps to illustrate my point.

Madeline started off contributing $2,000 a year to her retirement plan. Then, she decided to take a five-year break from contributing while she took time off from work to care for a family member – it could have been a new child or perhaps, her elderly aunt. While Madeline ended up contributing only $10,000 less to her account due to the interruption, the difference at retirement was significantly higher. Madeline paid a big price for that interruption in contributions to her retirement savings plan at work.

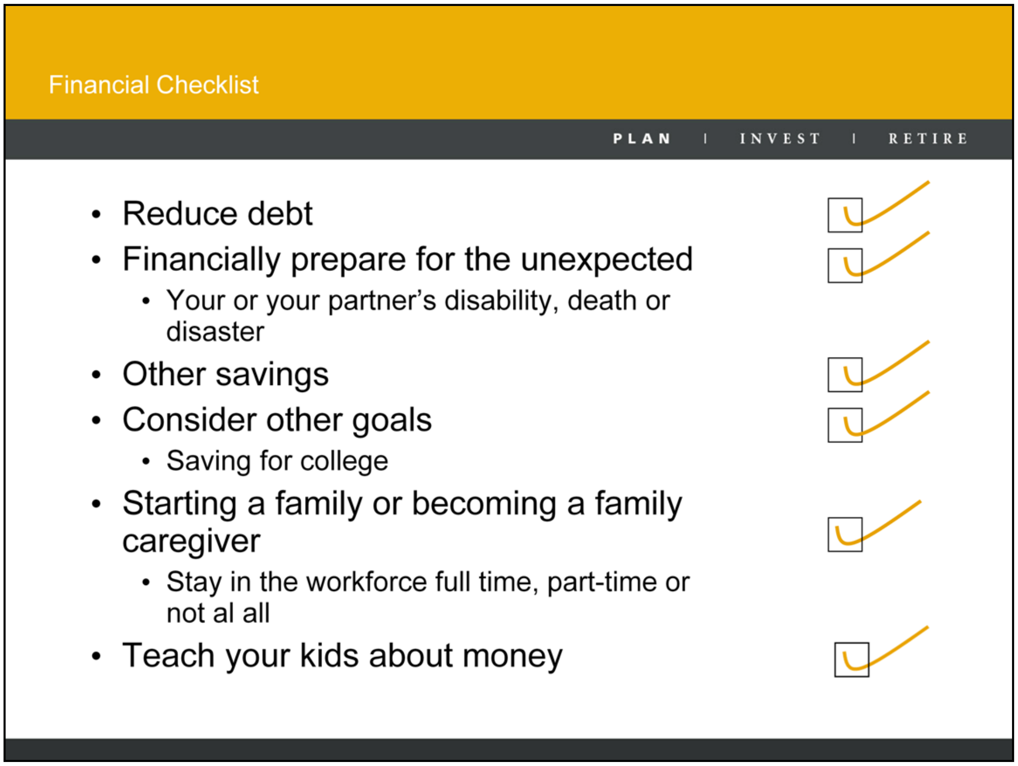
These days, many people don't learn about finances until well into adulthood – and then, it may be too late to reach certain goals, as far as savings are concerned. It's one of the reasons that, as a mom, Action 7 may be important to you: Teaching your kids about money.

For very young children, it starts with learning how to count money, then on to an allowance to teach them about money management. Some parents like to have their kids do chores to earn an allowance, others may base an allowance on behavior or grades. How much you decide to give and the parameters you place on an allowance are up to you. An allowance can help them learn to save for long-term goals – it may also be a way to learn a hard lesson early: if you blow it all now, there won't be any later.

A great resource offered by the federal government is kids.gov. It provides age-targeted - and fun – educational tools focused on money matters for grades K-8.

When kids are in their teens, it's an opportune time to teach them about the importance of paying off debt, especially if they're working part time. If you provide your older child with a loan, provide and enforce consequences for late payments. If your older teen is getting ready to college, involve him or her in planning for any financing for school.

Another thing that you can do is teach your child about investing. Play a game – tell him or her to imagine he or she has $100 to invest. What company would they invest in and why? Have your child follow the stock price, along with reasons why it goes up and down over time. After a few months – or even a year, revisit the stock to determine if it was a good – or not-so-good investment and determine why.



Virtually everything in your financial picture impacts the other.

For example, if you have significant debt, how much you put toward other goals can be effected. If you aren't prepared for the unexpected, such as the disability or death of you or your partner or even a natural disaster, it can also have an adverse affect on other goals.

Remember – there are things you can do to be prepared. For instance, making sure that you have disability income, life and auto and home insurance that is adequate enough to see you through and to keep you on track. And when you have these types of insurance policies, be sure to review them, at least annually, to help ensure that your coverage is enough – or to reduce coverage that you may no longer need.

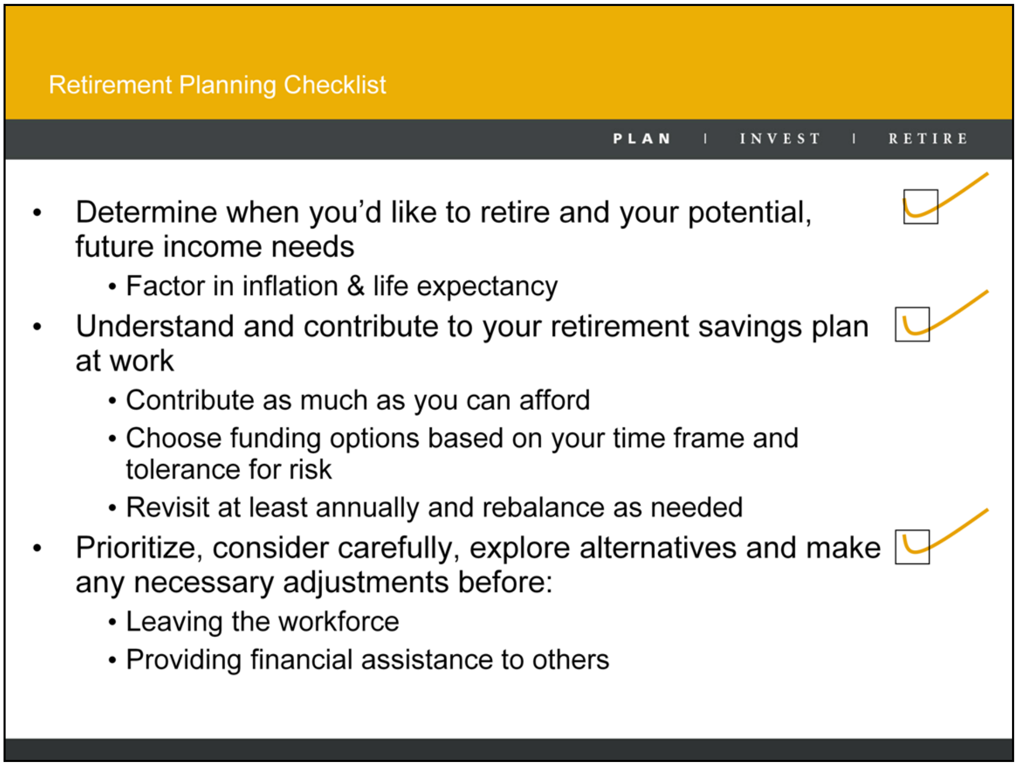
You can also protect your decisions by working with your attorney to draw up the legal documents that I mentioned earlier.

Review other savings: Ask yourself if your money is invested too conservatively, too aggressively or if your investments fit with your current goals, time frames and tolerance for risk.

Take into consideration other financial goals that you may have, such as paying for a child's college education or buying a home. There are strategies that you can use that may help you to achieve such a goal sooner than later.

If you're considering a new addition to your family or becoming a part-or full-time caregiver for a loved one, take into consideration your short and long-term goals, along with the resources that are available that can help keep you on track.

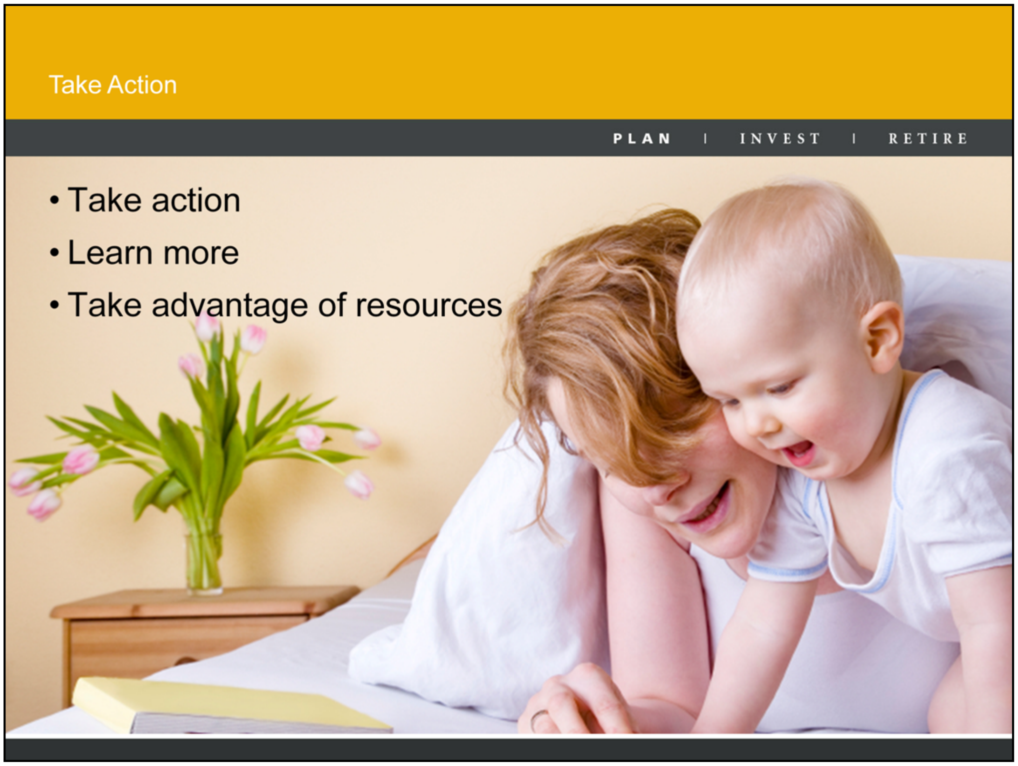
Make teaching kids about money a part of your checklist, too. As their mom, you can be a tremendous influence by introducing real-world money lessons early in their lives.



As for building a secure financial future for retirement, start by determining your ideal retirement age and how much money you'll feel you may need to see you through you lifetime. Be sure to factor in inflation and how long you expect to live.

Get a firm understanding of how your employer's retirement savings plan works, how you can take advantage of it and the funding options it offers. Then contribute as much as you can afford to with in the allowed limits. Choose funding options that you feel make sense for your personal circumstances, such as time frame and tolerance for risk. The, at least annually, revisit your plan to help ensure that you stay on track; rebalance as needed.

Also be sure to prioritize the things that are important in your life. Before leaving the workforce, either temporarily or for an indefinite time – or before providing financial assistance to others – something many moms are compelled to do for their chidlren, carefully review your list of priorities, explore alternatives and make any necessary adjustments.



While taking care of others is a big part of what makes a good mom, so is taking care of yourself. The desire to act as a caregiver or to help, financially or non-financially, comes from a feeling of caring. And with proper planning, there are actions that can be taken to also help ensure your own financial security.

According to the MetLife Mature Market Institute (November, 2010), many women have significant concerns about their future retirement security. There are gaps in planning that women can address to help improve their financial outlook. Attending this seminar was a step toward identifying some of those gaps and potential solutions.

Your next steps are to exam your current circumstances, learn more about the solutions and to take advantage of available resources, including your retirement savings plan at work and meeting with me, your MetLife Financial Services Representative.

Professional Guidance

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- Experienced and knowledgeable
- One-on-one consultation
- Annual reviews
- Stay on track
- Include your tax and legal advisors

When it comes to getting help on making financial decisions that fit your family circumstances, relying on the guidance of a MetLife Financial Services Representative who is experienced and knowledgeable can make a difference.

I can provide you with the information needed to help you determine where you are now, where you want to be and how to get there. I can also work with your tax and legal advisors to help ensure that you're on an appropriate path for achieving your secure financial future.

Please let me know when you'd like to have a confidential, one-on-one meeting where we can discuss your circumstances and how I can help keep you on track for your family's financial goals.

Important Information

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