At MetLife, we make a promise to each client. And now we can deliver on that promise through our beneficiary support program.

**Compassionate Support When Beneficiaries Need It Most**

**WE WANT TO DELIVER ON OUR PROMISE**

We set ourselves apart by considering the diverse needs of employers, employees and their beneficiaries. Delivering the Promise® is a valuable resource offered through MetLife’s PlanSmart® financial wellbeing solution. This unique program can enhance your benefit offerings, help reduce your workload and help beneficiaries with the details and questions about claims and financial needs during a difficult time. Delivering the Promise is available to our Group Life customers at no additional cost.

**IT’S UNIQUE**

During a time of loss, MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to provide your employees’ beneficiaries dedicated support, upon request of a beneficiary or family member. They thoroughly understand the circumstances of beneficiaries and their families and have the special skills needed to work with them.
They are ready to provide in-person or telephone assistance with:

- Completing and filing life insurance claims — including those from other companies
- Contacting Social Security or Veterans Administration, or other government agencies about benefits
- Locating local grief counseling and support resources

YOU’LL DISCOVER HOW EASY IT IS

There are no additional steps for you to implement Delivering the Promise.

Beneficiaries can call the toll-free number to set up an appointment with a local MassMutual financial professional.

Contact your MetLife representative or visit www.metlifeplansmart.com/solutions for more information.

95% of beneficiaries who met with a Delivering the Promise financial professional reported being satisfied with the counseling they received.¹

“The care they show is genuine.”

“They were comforting, professional and knowledgeable. It was clear they knew what they were doing.”

“They were prompt and courteous. I was told when the check would be ready and sure enough, it was there and waiting.”

¹ 2012 Delivering the Promise Satisfaction Survey Results

MetLife administers the PlanSmart program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.