



Supported & On-Track

Secure in your plan and empowered by guidance

Whether you're close to retirement or not, you've worked hard and planned well so that you can travel, spend time with family, and joyfully embrace your next phase of life when the time is right. With the help of professional advisors and financial experts, you've developed several smart strategies for retirement: saving, investing, and diversifying to create a retirement income plan that's in line with your unique goals.

However, even with the best laid plans, you may worry that things could veer off track. What if your advisor missed something essential? What if your retirement future doesn't look how you thought it would? To better plan for the unexpected, lean on your employer for additional resources and information.

Your Next Steps

You're in a great position, but change is inevitable. It's worth occasionally revisiting your options as your circumstances evolve. Making adjustments to your retirement workplace plan or having a conversation with your trusted financial advisor to reevaluate the retirement plans you already have in place is a great start. It's likely you've considered annuities as part of your plan since they are a great way to help ensure you can have the comfortable, relaxing retirement you deserve, no matter what comes next. If you're meeting with a retirement specialist or financial advisor to review your plan, it may be worth discussing how an income annuity could bolster your savings mix even further.

In Your Shoes: A Personal Account of the "Supported & On-Track" Mindset



Meet Julie,
a 63-year-old high school principal from the Midwest. Julie and her husband have a happy, vibrant life together; their kids have moved out and are no longer financially dependent on them.

"I'm a planner and like to stick to a carefully devised budget. My husband and I love taking trips abroad together, but we always factor the cost into our household expenses. I'm retiring soon so that we can have the freedom to travel whenever we wish and spend more time with our grandchildren.

I'm pretty confident in the retirement plans I put in motion 10 years ago, but sometimes I worry about the what-ifs. That's why I regularly meet with my financial advisor to make sure my plan is on track and discuss how to make my retirement savings last as I age. I've also benefited from guidance and resources from my employer — their support has helped inform conversations about my plan and what I need to be doing now to stay on track. Overall, I have a healthy retirement plan balance and a good understanding of what to do with it."



Meet Arjun,
a 60-year-old nurse, husband, and father of four. His last child is graduating college and moving out soon. Ever the caretaker, he's put plans in place for his wife and himself so that they can enjoy their retirement years.

"There's always a sense of uncertainty with the economy, but we've been saving for a long time. We have a lot of equity in our house, my wife has a good pension, and our companies' offer 401(k) matches that we've both taken advantage of. I'm not an expert, but it feels like we're in a good place.

I've also been working with a financial advisor for a long time to make sure that we'll be ok. Once we get a little closer to retirement, I'll sit down with her to create a monthly budget and make sure we don't outspend what we've saved. In a perfect world, we'll receive a consistent, monthly check to supplement our social security. I'd like to know what other benefits and options my employer provides, just to make sure we haven't overlooked any ways to extend our income."

For more information on income annuity options, please call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.

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