



Frequently Asked Questions

Q: What is PlanSmart[®] Financial Wellness?

A: PlanSmart Financial Wellness is a program that makes it easy to start, easy to plan and easier to achieve your financial goals. You'll get exclusive access to financial experts, any time you want, any way you want — in person, by phone, or online — and with confidentiality, at no cost to you. We'll work with you to make a personalized plan so we can make progress towards achieving your financial goals together.

Q: How can I access PlanSmart Financial Wellness?

A: Use your computer, smartphone, or tablet to access the PlanSmart Financial Wellness website 24/7. Plus, contact your personal planner online or over the phone, any business day, between the hours of 9:00 am to 8:00 pm ET.

Q: What can the website help me do?

A: Message your own personal financial planner to ask questions or schedule phone calls. And link your online accounts to see your finances with a full, 360-degree view. Plus, access interactive tools that help you do things like figure out how much income you need to retire or set a plan to reduce your debt.

Q: How do I work with a financial expert?

A: You can access EY financial planners by phone when it's convenient for you. Plus, take advantage of local workshops hosted by highly qualified financial professionals from MassMutual held wherever you work and tailored to your company's benefits.

Q: So, exactly who has access to my personal information?

A: Rest assured, your personal financial information stays secure and is held confidential and is used so your planner can provide you better, more personalized coaching. Personal information is not shared with your employer.

Q: What experience does my financial planner have?

A: Work with your very own professional, credentialed EY financial planner who's familiar with your company's benefits and there to provide confidential, objective guidance. Feel free to message your planner as often as you'd like through the website, or schedule phone consultations.

Q: What information does my planner have access to?

A: As much as you want. For more effective conversations you may choose to share more information knowing it remains secure and confidential.

Q: Will I know who my planner is before I speak with them?

A: Yes, you will receive a bio and picture beforehand to allow you to better understand their background and qualifications.

Q: What will PlanSmart Financial Wellness cost me?

A: Absolutely nothing. There is no cost to you for participating in this program.

Q: What about my partner? Will they have access too?

A: Even though your partner will not be able to create their own account, you're more than welcome to share access with them yourself. Plus, feel free to sync their accounts with the online platform in order to have a true, 360-degree view of your household's finances. Not to mention, with your authorization, your partner can speak one-on-one with a planner themselves.

Start today!

Visit www.myplansmart.com.

Next to the box that reads "Get Started" enter **MMC** and click **Go** or call **+1 855 203 6842**.

MetLife administers the PlanSmart Financial Wellness program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially trained financial professionals offer in-person financial education and, upon request, provide personal guidance to employees and former employees of companies providing the program through MetLife. Guidance and coaching online and by phone is provided by trained and credentialed financial planners through MetLife's partnership with EY (Ernst & Young LLP).
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