



## Here's to 2019!



Before closing the book on another successful year, I want to thank you for being a part of it. Together, we put our clients at the center of everything we did, delivering innovative solutions and guidance every step of the way.

As we look back, here are just a few highlights of how MetLife continued to bring value to you and your clients in 2019:



Expanded our annual **Employee Benefits Trends Study** to also publish 10 specialized reports, including insights on **expatriates**, financial wellness, healthcare, and gig economy topics.



Continued to enhance our voluntary offerings through recent acquisitions of Willing, a leading **digital estate planning** service, and PetFirst Healthcare, a **pet insurance** provider.



Launched and improved our **health and wellness services** for globally mobile employees.



Introduced a suite of **Health Savings and Spending Account solutions** for 1/1/21 plan effective dates



Named “**Best Employee Benefits & Family Support of the Year**” for the 6th time by the Forum for Expatriate Management

As always, contact me to discuss our group and worldwide benefits capabilities and how we can collaborate to meet the needs of your clients and their U.S.-based and globally mobile employees.

Wishing you a happy holiday season. And, here's to a successful New Year!

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Like most group disability insurance policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your representative about cost and complete details.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

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