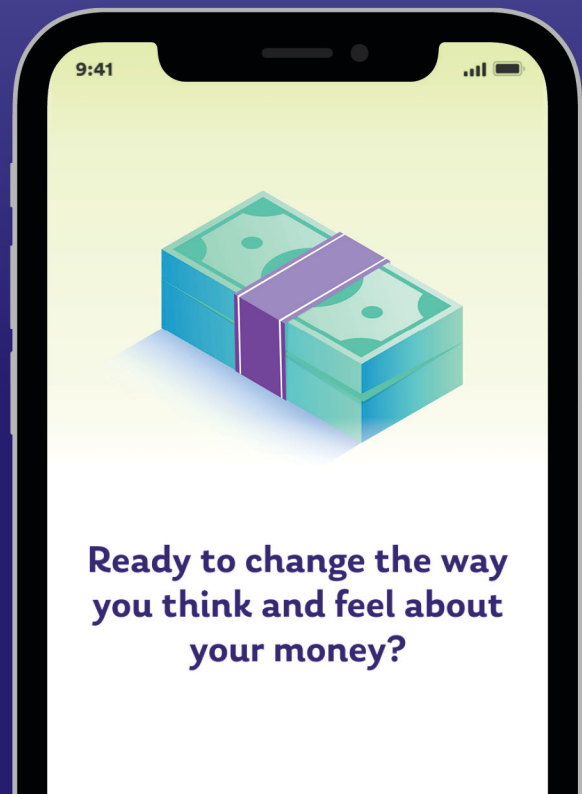


Meet Upwise™

A new app that helps your employees make financial progress that feels good.

upwise From MetLife



A financial wellness app that helps employees feel good and make meaningful progress with their finances. Provided at no cost to you or your employees.

Why Upwise and why now

Financial wellness impacts employees and employers.

- 86% of employees say finances are a top source of stress¹
- \$300B is lost by American companies annually due to stressed employees²
- COVID-19 has exacerbated financial difficulties, leaving 2 in 3 employees more stressed than before³

Employees lack solutions to meet their needs.

- Employees have real struggles that keep them from making progress in their daily lives
- Existing solutions don't necessarily capture their emotions or real-life concerns
- They feel stuck and have struggled to form positive, new habits in their financial lives

You can help

Who are employees turning to for help? You. With Upwise, you can help improve how your employees think, act, and feel about their money.

¹ MetLife U.S. Employee Benefit Trends Study, 2021 ² The American Institute of Stress

³ MetLife U.S. Employee Benefit Trends Study, 2020

The Upwise experience

Distinctive value for your business



Engage and uplift employees.

We leverage behavioral science to drive engagement and build habits so employees make progress and feel good financially. In turn, employees can stay focused on other things like engaging more at work.



Seamless, hassle-free experience.

With no eligibility files or billing, you can launch Upwise instantly. And with turnkey communications tools, you'll be armed to drive interest and engagement with employees.



Actionable insights to support progress and performance.

We'll provide information that helps you meet employee needs so your workforce can be at its best.



Connecting benefits to financial wellness.

Help employees understand how benefits can support their overall financial goals.

Distinctive value for employees



Emotions first, dollars second.

Upwise starts by understanding a users' emotions around money. Only then do we dive into money goals.



Small wins lead to rewarding outcomes.

Employees build positive, new habits, creating momentum that can lead to real financial progress.



Personalized solutions.

The experience is unique to each user. It makes it easy for employees to identify and achieve goals meaningful to them.

**Help your employees turn financial progress into a habit that feels good.
Contact your MetLife representative today to learn more about Upwise.**

Nothing in these materials is intended to be representative of a particular individual's financial situation. Some of the initiatives and services included herein are not currently active in the MetLife Application ("Application") and may be introduced in the future. The information and recommendations contained in the Application are not intended to be and should not be relied upon as legal, tax, investment or financial advice. The information may not be updated regularly and therefore some of the information may not be current. MetLife is not responsible for any errors or omissions. MetLife has no liability for any loss or damage arising from the use of the Application or the recommendations given to an individual user of the Application. Each individual's legal, tax, and financial situation is unique; therefore, each individual is advised to consult with their own attorney, accountant, and financial advisor regarding their specific circumstances.