

MetLife



OPPORTUNITY IS KNOCKING:

How Benefits Lay the Groundwork for a Thriving Workplace

**OPPORTUNITY IS KNOCKING:
HOW BENEFITS LAY THE GROUNDWORK FOR A THRIVING WORKPLACE**

The 14th Annual *U.S. Employee Benefit Trends Study* reveals a growing opportunity for employers to help their businesses succeed by further enriching the benefits experience for employees across generations. The Study shows that as workers continue to navigate financial uncertainty, they are putting down roots with their employers — and in turn, are seeking more support and guidance when it comes to their benefit options.

Employers can capitalize on this new environment by not just sponsoring benefits, but actively promoting solutions in ways that resonate with employees. The Study demonstrates how a wide range of benefits supported by a commitment to education, communication, and strategic relationships can help cultivate a happier, healthier, and more loyal workforce.

Visit **BenefitTrends.MetLife.com** for additional findings, more insights and helpful resources from MetLife’s 14th Annual *U.S. Employee Benefit Trends Study*.

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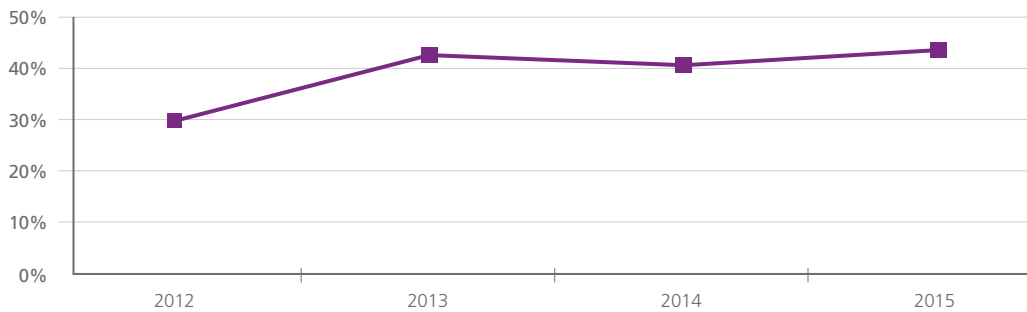
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Putting Down Roots: Employee Loyalty Springs Out of Uncertainty

In contrast to decreasing unemployment numbers, American workers continue to be pessimistic about their financial futures. Compared to last year's Study, less than half say they are in control of their finances. Like last year, fewer than half of employees expect their financial situations to improve in the next year.

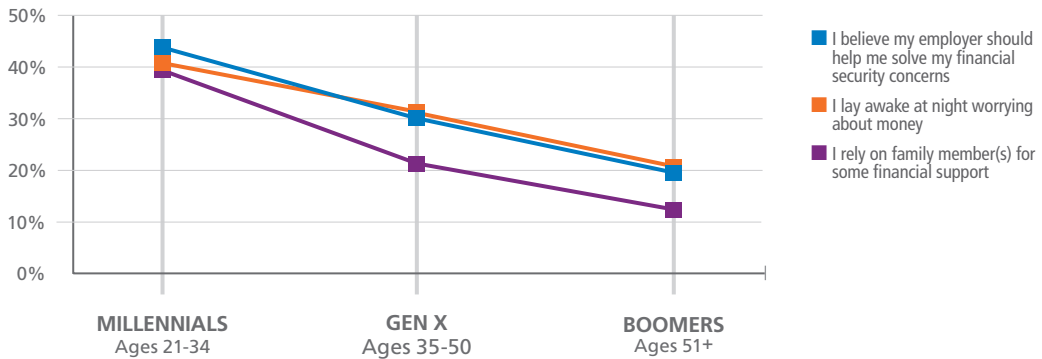


Employees who feel in control of their finances



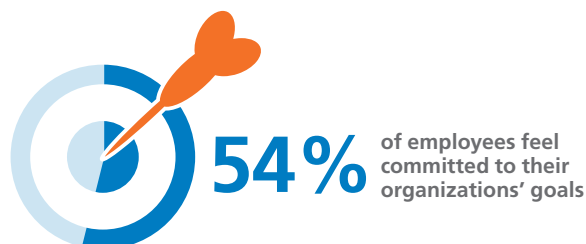
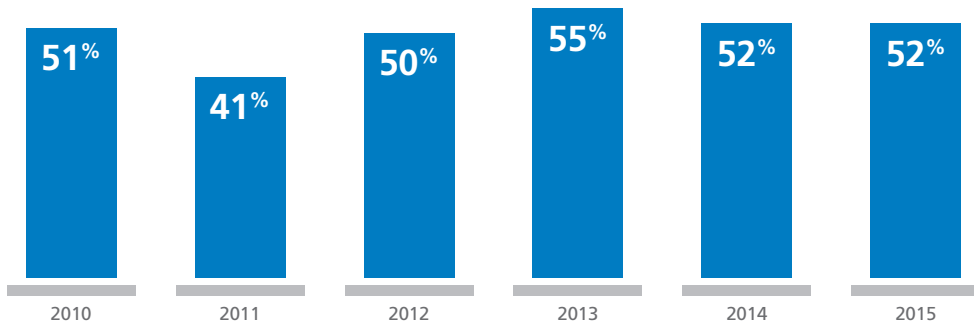
Younger workers are the most concerned across all generations and rely on others, including their employer and family members, for support.

Generational view of employees' financial concerns and attitudes

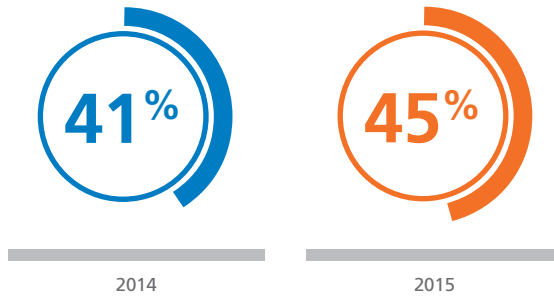


As financial concerns rise, employees are putting down roots with their employers. Study data indicates that this shift could be in part due to job security concerns, but also to general satisfaction and appreciation towards their organizations. Over half of employees say that they are satisfied with their current jobs, and are committed to their organizations' goals. An increasing number say that they plan to be with their companies a year from now. Many say that they believe their employers are loyal to them and make it possible for them to balance work and personal life.

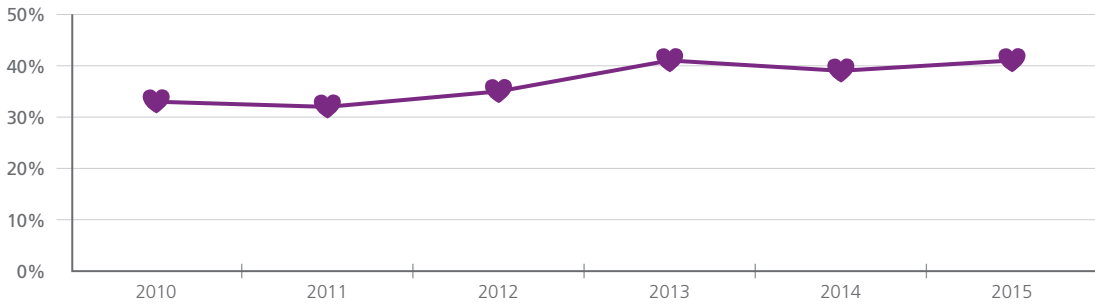
Employees who say they are satisfied with the jobs they have now



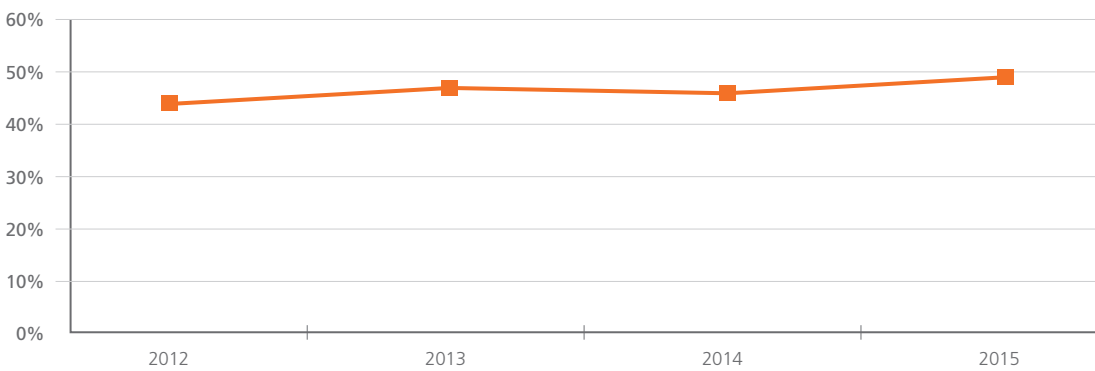
Employees who say they are planning to be with their employers in 12 months



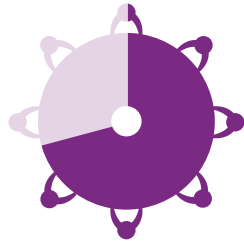
Employees who believe that their employers are loyal to them



Employees who say that their employers make it possible to balance work and their personal lives



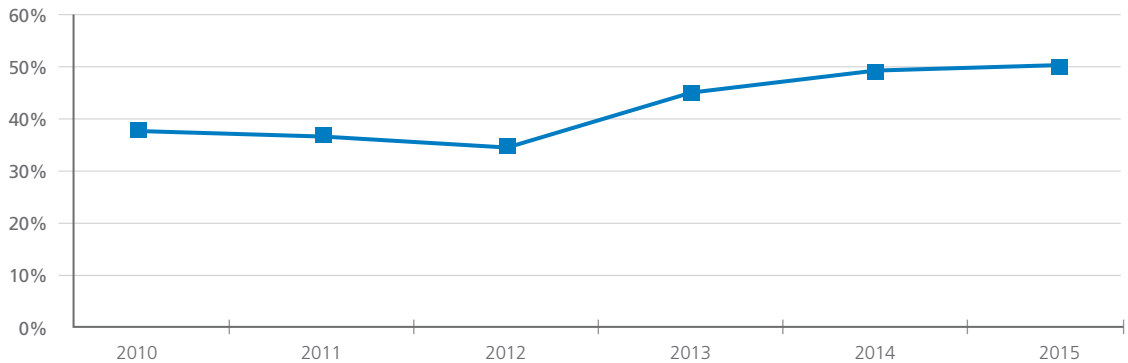
Still, worker appreciation — which can foster loyalty, productivity, and stronger business results — is not to be taken for granted. The Study shows that it also comes with certain expectations around employers' roles in their employees' financial security. Seven in ten employees consider work to be the foundation of their financial safety nets.



71% of employees consider work to be the foundation of their financial safety nets

Sixty-two percent of employees agree (top 3 box) that they're looking to their employers for more help in achieving financial security through employee benefits. Half of employees strongly agree that because of the benefits they receive at work, they worry less about unexpected health and financial issues, and 70% say that benefits that can be customized to meet their needs would increase their loyalty to their employers.

Employees who believe workplace benefits ease their health and financial worries



■ Because of benefits I receive at the workplace, I worry less about unexpected health and financial issues

Employees' attitudes towards workplace benefits and employers' responsibility



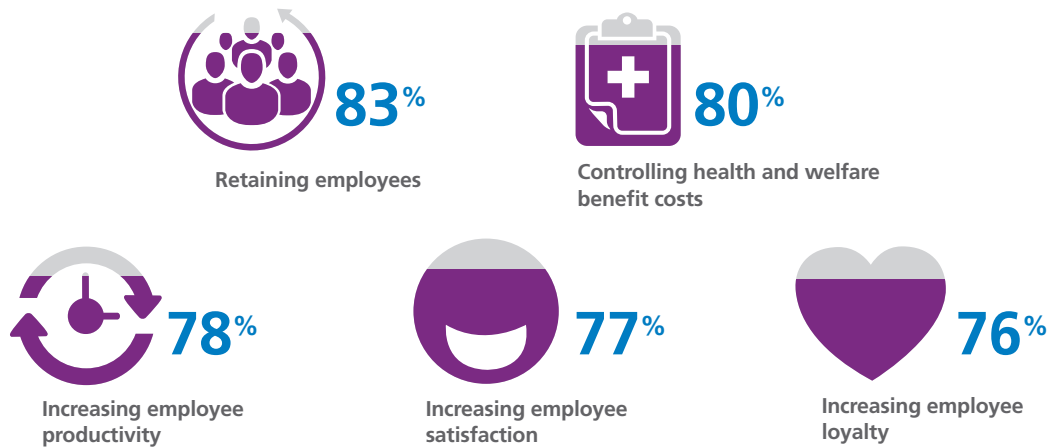
Moreover, employees feel that their employers have a responsibility to help employees ensure that they have enough money in retirement, a 4% increase over last year's findings.

Employees' attitudes towards workplace benefits and employer responsibility



This is good news for employers who look to non-medical offerings to support their benefit objectives. Retention and cost savings top employers' benefit objectives, mirroring 2014's results. Employers indicate that these objectives continue to be important over the next one to three years. Employee productivity follows retention and costs as an important benefit objective. Fifty-nine percent of employers strongly agree that employees are less productive at work when worried about personal finance problems, and 60% agree that benefits can actually enable productivity.

Employers' benefit objectives, ranked by level of importance



As employers reassess their benefits strategies in the interest of controlling costs, some are continuing to look to exchanges and high-deductible health plans (HDHPs). Yet, market data shows that many employers don't understand the specifics around the exchanges, or cannot describe the difference between private and public exchanges.

A 2015 LIMRA report finds that while one in eight know private exchanges are online market places, one in three employers don't know that:¹

- Defined contribution funding can be used
- Private exchanges are not part of the Affordable Care Act
- Ancillary benefits can be offered
- They can select which benefits from the exchange to include in their plan

This LIMRA report, along with other similar industry reports, shows that employers are still struggling to understand the coverage structures and benefit offerings of the Affordable Care Act, five years after it was implemented.

Clearly, with the evolving benefits landscape and growing employee expectations, employers have the opportunity to cultivate a benefits package that works for everyone. Employers need to maximize their resources and leverage the expertise of brokers and consultants, who can help them navigate the complicated landscape of public and private exchanges. Once employers fully understand all the options available to them, they will be able to provide the right benefit solutions for their organizations.

¹ "Transforming the Marketplace:Employers' View of Private Exchanges, A LIMRA Consortium Study Final Report, Richard W. Hekeler, Ph.D. Stephen G. Wood, May 2015. LIMRA."

The Human Touch: Delivering the Value of Benefits through Consultative Engagement

A successful benefits program is built on a communications experience that can help break down the purchase barriers that face employees. The Study finds that while employees want more options, they struggle to understand the practical usage and application of many non-medical benefits in their lives. By leveraging powerful communication strategies, employers can bridge these gaps and ultimately maintain the positive momentum seen in worker appreciation trends.

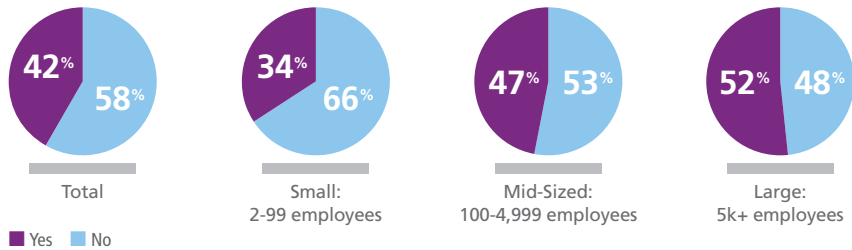
The Current and Future States of Non-Medical Benefits

This year's data shows that some industries and segments plan to increase their non-medical benefit offerings over the next three years, specifically the Accommodation and Food, Information Technology, and Transportation and Warehousing sectors.

Employers that plan to expand non-medical benefit offerings in the future, by industry



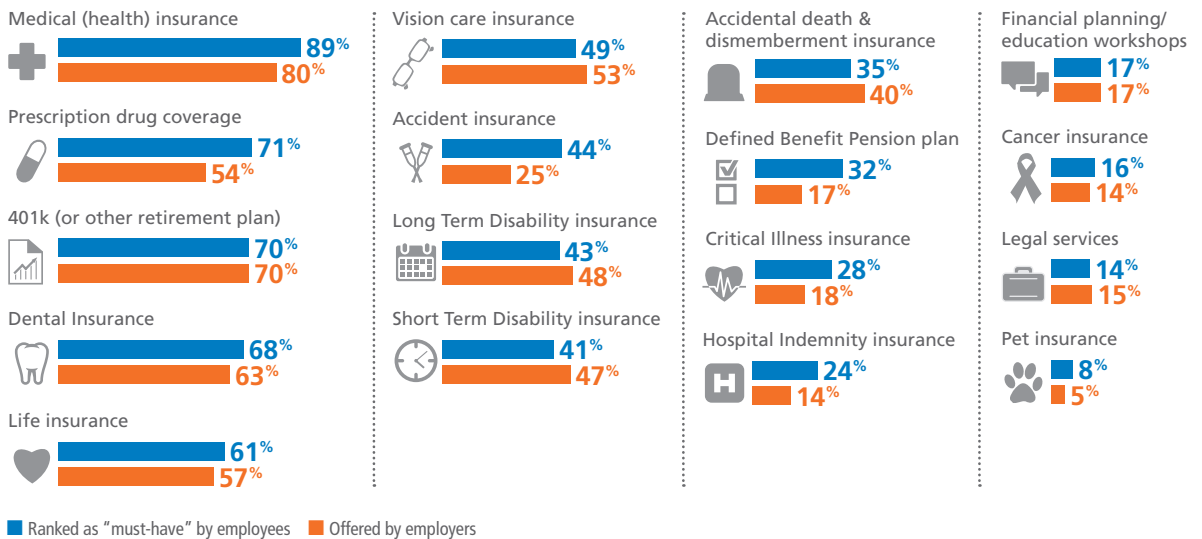
Employers that plan to expand non-medical benefit offerings in the future, by company size



As employers look to expand their offerings, it will be important to understand how employees value certain benefits. As in previous years, employees continue to ask for a range of products, especially more common benefits such as medical, prescription, 401K, dental, life, and vision care coverages.

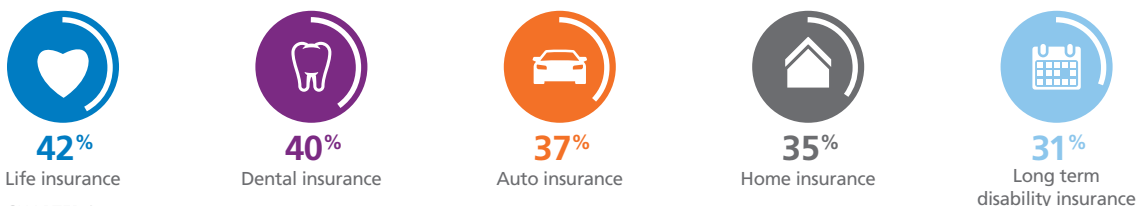
Overall, employers are keeping pace with many of their employees' top "must-have" requests. However, there are large gaps in accident insurance (44% want vs. 25% offer), critical illness (28% want vs. 18% offer), and hospital indemnity (24% want vs. 14% offer).

Employee "must-have" benefits compared to what is offered by employers



Several of these benefits are also seen by employees as financial stress-reducers, with life and dental insurance leading in this category.

Non-medical benefits (beyond retirement savings) that employees feel reduce their financial stress






Gaps in Employee Understanding Continue to Exist

Though the Study finds that employees and employers are aligned on the importance of having a range of benefits from which to choose, workers are still unclear as to the practical value of many under-utilized benefit solutions. The Study finds that most employers understand how non-medical benefits can provide a range of financial protection features, such as offsetting out-of-pocket medical expenses. Yet, only 47% of employees believe that supplemental health benefits can help close these gaps. This can be attributed to a lack of understanding of the value they provide, usually because of a disconnect in communication or a lack of personal consultation.

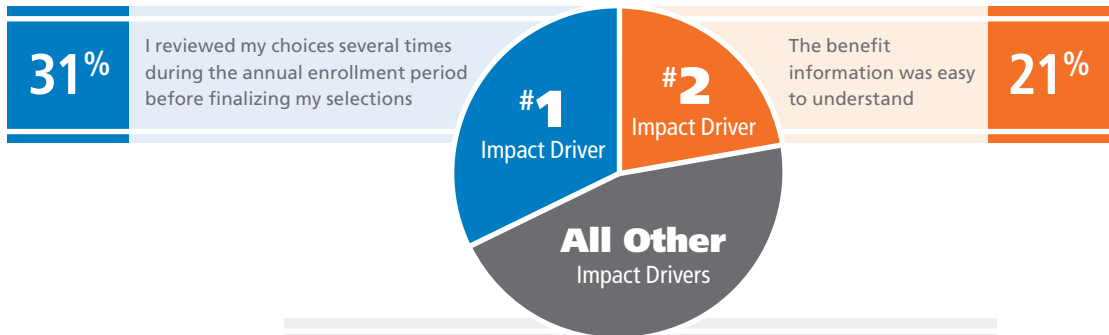
There is a significant difference between the generations when it comes to the lesser understood benefits, such as disability and accidental death & dismemberment coverage. The Study finds that younger workers have greater gaps in understanding, signaling perhaps a lack of awareness and exposure over the course of their relatively new career spans. And, despite employers' commitment to better education and more effective communication of available benefits, the Study finds that general employee understanding of certain benefits is not improving year over year.

Levels of employee understanding of benefit options, by generation

	TOTAL	 MILLENNIAL	 GEN X	 BOOMERS
Medical (health) insurance	68%	62%	67%	76%
Dental insurance	68%	61%	66%	76%
Prescription drug coverage	64%	54%	63%	75%
Auto insurance	64%	57%	63%	71%
Vision care insurance or discount	63%	54%	64%	70%
401k (or other retirement plan)	63%	55%	64%	72%
Life insurance	60%	52%	59%	69%
Home insurance	57%	49%	57%	66%
Short term disability insurance	48%	39%	48%	57%
Long term disability insurance	47%	38%	48%	57%
Accidental death & dismemberment	42%	34%	42%	51%
Accident insurance	40%	38%	39%	44%
Financial planning/education workshops	38%	38%	37%	41%
Defined benefit pension plan	37%	33%	35%	44%
Legal services	32%	32%	32%	34%
Critical illness insurance	31%	31%	30%	32%
Pet insurance	30%	32%	31%	28%
Cancer insurance	29%	28%	29%	31%
Hospital indemnity insurance	26%	27%	25%	28%

Roughly two-thirds of employees and employers say their companies' benefits communications are easy to understand, but there is room for improvement. Effective communication is a strong driver of an employee's confidence in their benefit selections, presenting a significant opportunity for employers to reassess the way employees learn about and engage in their benefit options.

Key drivers in increased employee confidence during benefits selection



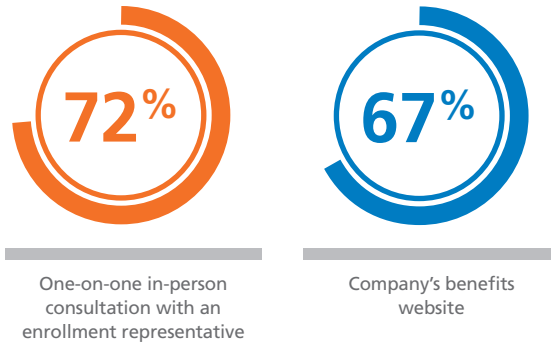
48% Other drivers include:

- | | |
|---|-----|
| 3. My company's benefit communications helped me understand how much I would pay for specific services | 15% |
| 4. My company's benefit communications effectively educated me on my benefits options so I could select the options that best meet my needs | 13% |
| 5. I felt stressed by the process of enrolling in my benefits plan | 13% |
| 6. I want my employer to communicate with me about my benefits year-round, not just at annual enrollment | 7% |

One-on-One Stands Out

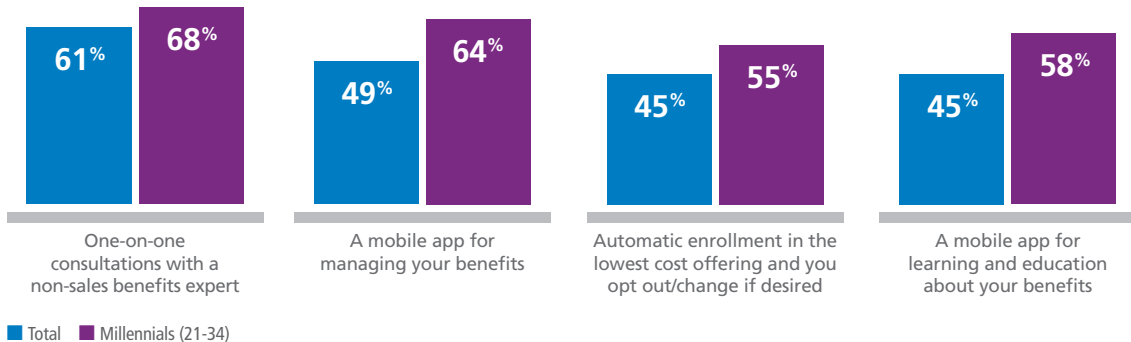
The Study finds that one-on-one consultation stands out as the preferred way for employers to engage with employees about their benefits — exceeding mobile apps, text messages, and even the benefits website, which is considerably popular.

One-on-one consultation stands out to employees as an effective benefits resource



Nearly two-thirds of Millennial employees — traditionally at the forefront of electronic data consumption — value one-on-one consultations with a non-sales benefits expert, leading their generational counterparts, Gen X (62%) and the Boomers (57%). At first glance, this may seem surprising because Millennials live and breathe in the digital space and are exceptionally technology-focused. But when it comes to choosing benefits to secure financial well-being for their families and themselves, they ask for more personalized advice. In fact, Study data shows that 60% of Millennials consult with their families and friends when learning about benefits, further indicating that the personal touch wins over the touchpad.

Millennial perceptions of resource effectiveness compared to total respondents



Yet, despite employee preference for one-on-one guidance, only half of employers offer it. Again, this underscores how important it is for companies to evolve their enrollment strategies to help their employees better connect the value of non-medical benefits to their day-to-day lives. By creating one-on-one relationships to guide employees through a confusing maze of benefits and insurance options, employers create a positive dialogue with their employees. Additionally, by partnering with outside organizations such as enrollment communication firms, employers can also take advantage of technologically-driven solutions that best align with their employees' needs.

Better Together: Employers Benefit from Smart Relationships

As employers seize the opportunity to better accommodate the growing needs of employees, it is important that employers forge the right relationships in order to deliver simple, effective benefit solutions.

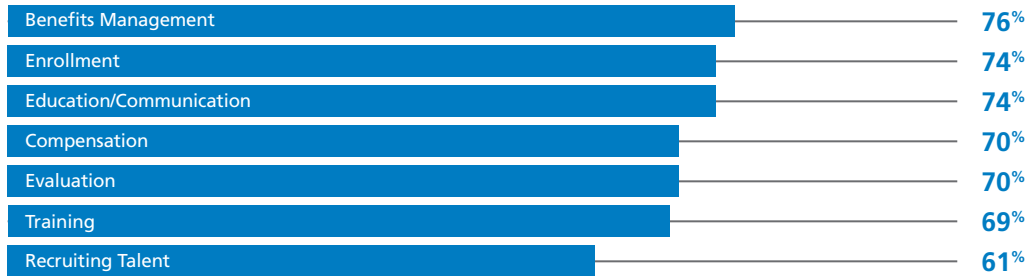
With employers widening their benefit offerings to support retention and cost-saving objectives, the advantages of using fewer carriers are evident. Plan design, claims management, and implementation all rank highly as advantages of streamlining the number of carriers in the benefits delivery mix. Additionally, consolidating to fewer carriers can help alleviate the data security concerns that continue to rise among businesses and consumers. The Study finds that among employers concerned about data security, 57% are likely to offer single carrier vs. just 24% among those less concerned with data security.

Employers rank the importance of key single carrier attributes and services



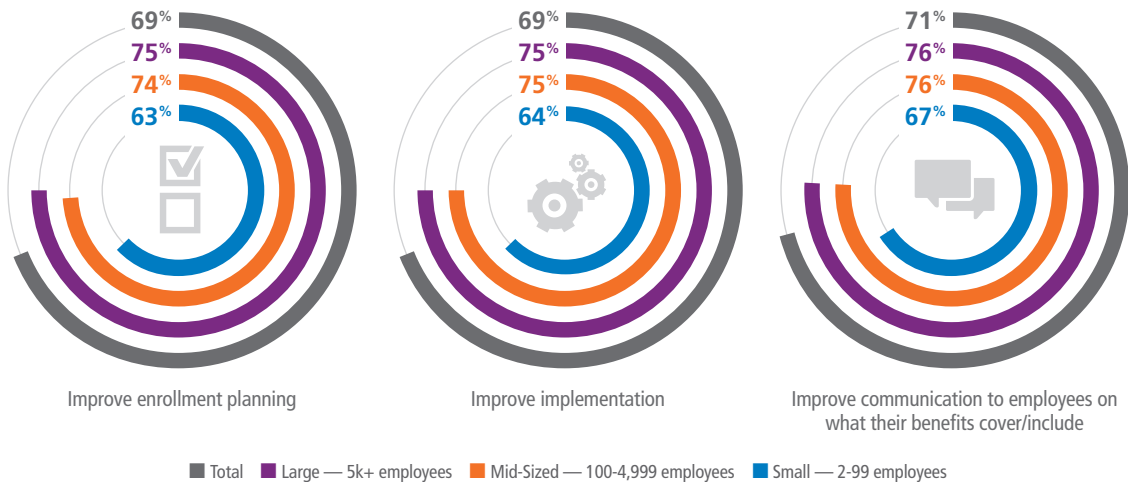
Though employers are faced with a critical need to improve the benefits education and selection experience for their employees, many are stretched thin when it comes to the bandwidth of internal resources. Consequently, employers are looking to enrollment communication firms for a range of administrative and consultative support. Similar to what they value from single carriers, employers highly value a wide variety of enrollment communication firm attributes, particularly in the areas of benefits management (76%), enrollment (74%), and education and communication (74%).

Employers rank the importance of key enrollment firm attributes and services



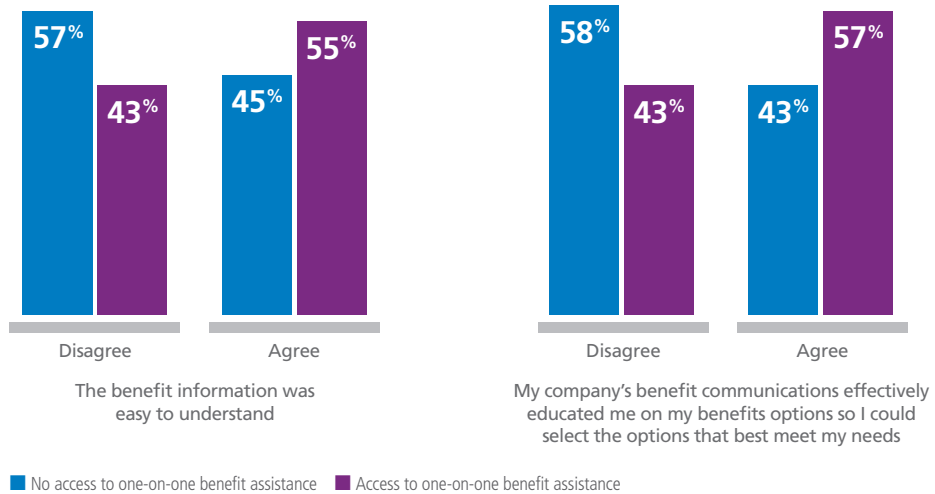
Seventy-one percent of employers say that, by working with an enrollment firm, they were able to improve their communications about benefits coverage. While large and mid-sized companies place more value on enrollment firms than their smaller counterparts, companies of all sizes see positive and practical implications for enrollment firm benefit strategies.

Perceived enrollment firm impact, by employer size



Consistent with what employees report about the effectiveness of a personalized one-on-one experience, the Study finds that employees who had direct assistance are more likely to agree that their benefit information is easy to understand. These employees also believe that benefit communications effectively educate them on their options. Employers who want to harness the power of one-on-one consultation in an innovative yet feasible way are turning to the experts within enrollment communication firms.

Employees' attitudes toward their companies' benefit communications, with and without one-on-one benefit assistance



By tapping into the expert guidance of enrollment communication firms, brokers, consultants, and other third party partners, employers will be better equipped with a mix of digital, telephonic, and in-person tools and resources to help their employees make confident, informed benefit decisions.

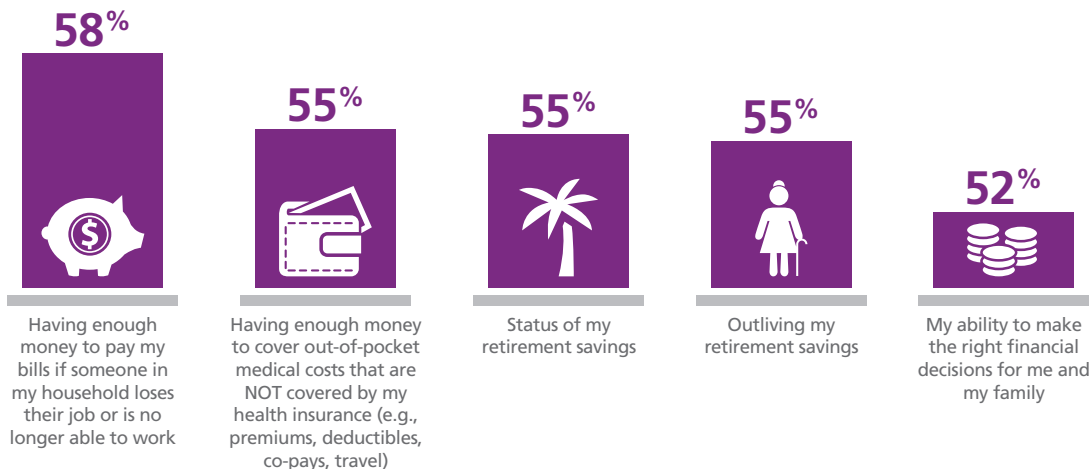
Healthy Wallet, Healthy Body: Helping Employees Live Their Best Lives

Guiding employees to a state of confidence and peace of mind requires a holistic approach to wellness, with financial and physical well-being strategies working in tandem. As employers take on a more consultative role with their employees, it is important that they are able to effectively navigate the wide spectrum of obstacles that employees are faced with every day.

Getting to the Root of Employee Concerns

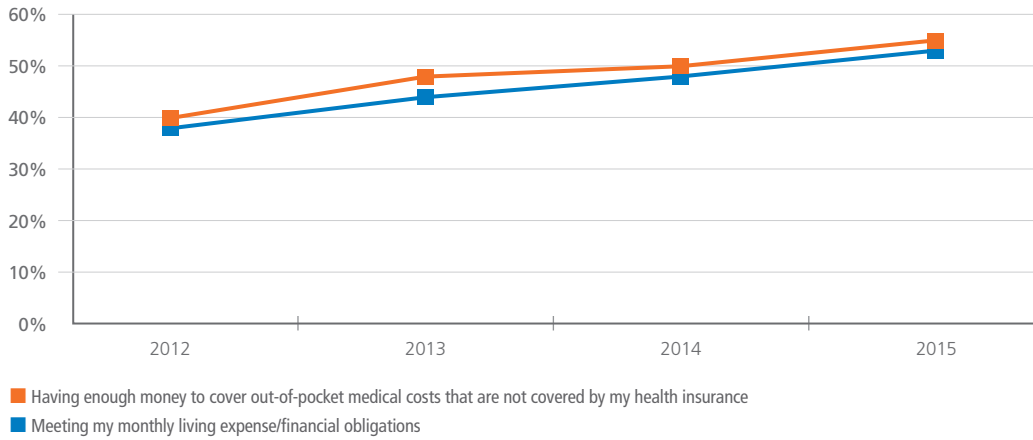
Based on the Study, it is clear that employees fear a drought in their pocketbook. Fifty-eight percent of employees are worried about having enough money to pay their bills if someone in their household loses their job or is no longer able to work. Fifty-five percent are worried about having enough money for out-of-pocket medical costs not covered by insurance, an increase over the previous year. This presents an opportunity for employers to educate their workers on supplemental benefits, such as accident and critical illness insurance, which can help address these financial gaps in times of need.

Employees' financial fears and worries



Employees' financial fears and worries have increased over the years. In just four years, their concerns about meeting their monthly living expenses has increased by 15%, up from 38% in 2012, to more than half of employees (53%) in 2015.

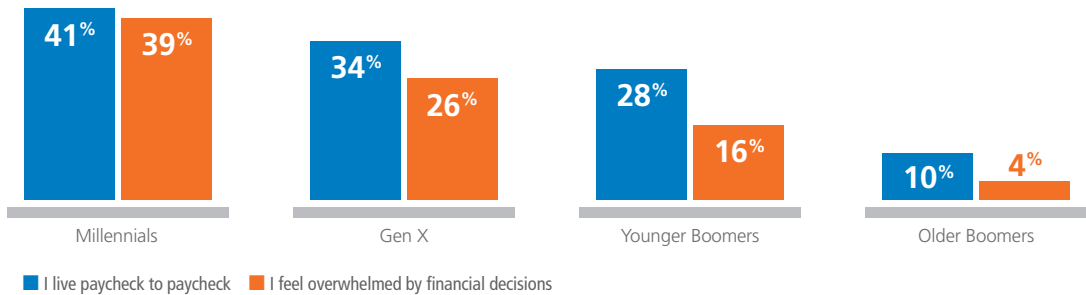
Four year view of employees' financial concerns



A Closer Look at Generational Challenges

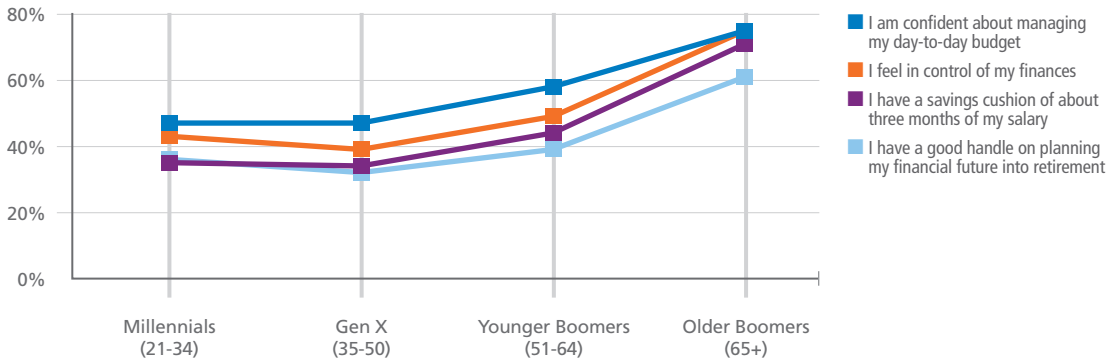
Taking a panoramic view across the generations in the workplace, the Study finds that Millennials are more financially vulnerable than their counterparts, with around 40% living paycheck to paycheck and feeling the most overwhelmed by financial decisions.

Perceived financial stress, by generation



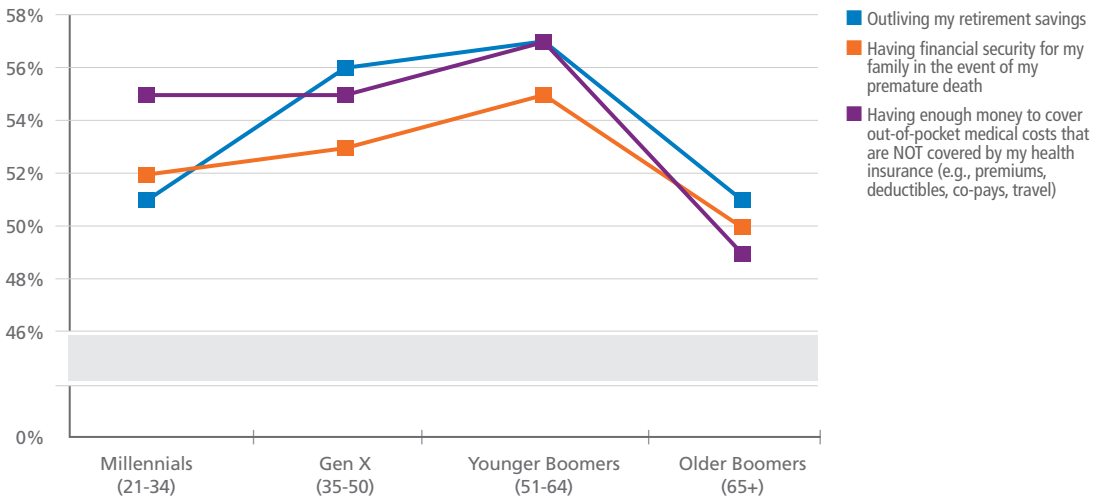
Gen X continues to be financially squeezed as they begin to care for older parents on top of managing relatively young children. Much like the Millennials, Gen X employees are feeling less confident than their older generational counterparts when it comes to managing their day-to-day budget and having a savings cushion of about three months of salary.

Measures of financial confidence, by generation



Younger Boomers are particularly worried about their retirement savings. While Older Boomers may have settled their retirement plans and might be less worried, Younger Boomers are still feeling financial pressure. This can be understood within the framework of their situation, as they are nearing retirement, paying off their dependents' student loans, and managing expensive mortgages.

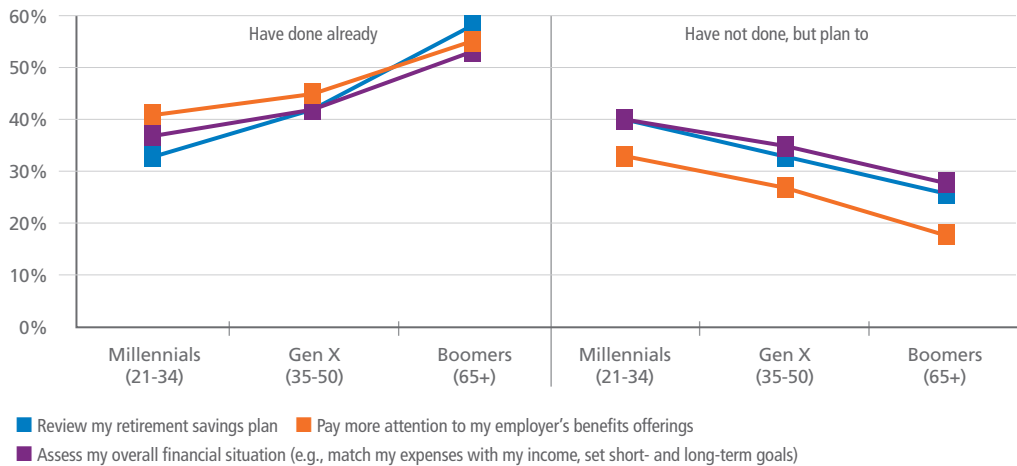
Worries about financial security, by generation



Making the Right Moves for Financial Security

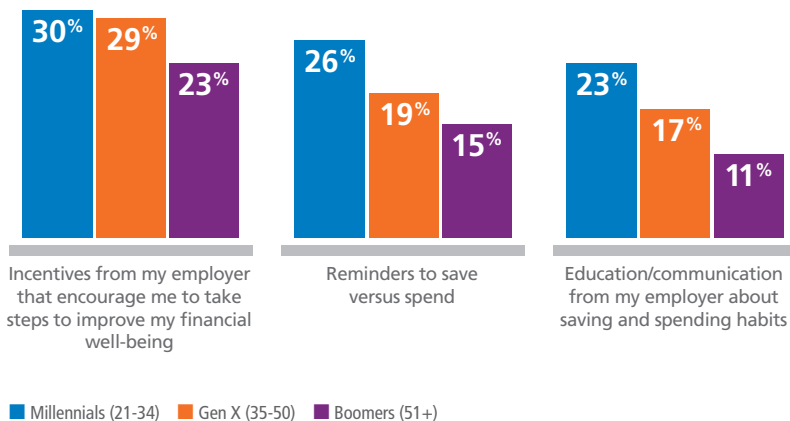
While many aspects of the modern workforce evolve, some behaviors remain the same. Not surprisingly, the Study continues to show that as generations mature, the likelihood is higher that they will have reviewed their retirement savings plans, paid more attention to their employers' benefits offerings, and will have assessed their overall financial situation. In contrast, 40% of Millennials say they have not yet reviewed their retirement savings plan — but plan to, while only 26% of Boomers say the same.

Actions undertaken towards a secure retirement plan, by generation



Thirty percent of Millennials say that incentives from their employer help them take the right steps to improve their financial well-being, yet another indication that Millennials are welcoming the guidance and support from their employers. In fact, insights from The Employee Benefit Research Institute (EBRI) found that even “relatively low financial rewards may attract the young and well,” while higher financial incentives, though more costly for the employer in the short-run, may attract “older, less healthy employees who are consuming more health services and accounting for a large proportion of health care spending.”²

Appreciation for employers' actions to support their employees, by generation



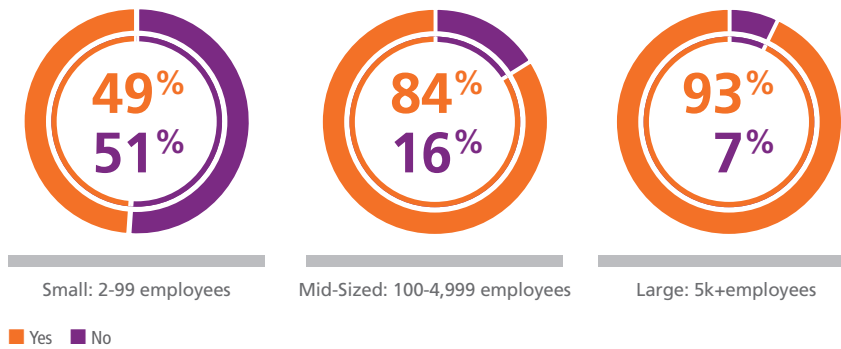
² *Financial Incentives and Workplace Wellness-Program Participation*. Employee Benefit Research Institute (EBRI), Issue Brief, March 2015, Number 412.

Employers Are Jumping on the Wellness Wagon

More than eight in ten employers offer wellness programs, with flu shots, preventive health exams, and weight loss incentives being among the most popular. Yet, despite two-thirds of employees saying that they are interested in these programs — particularly Millennials and female employees — participation rates are lagging somewhat. Twenty-two percent of employees across all generations say that they don't participate in their employers' wellness programs.

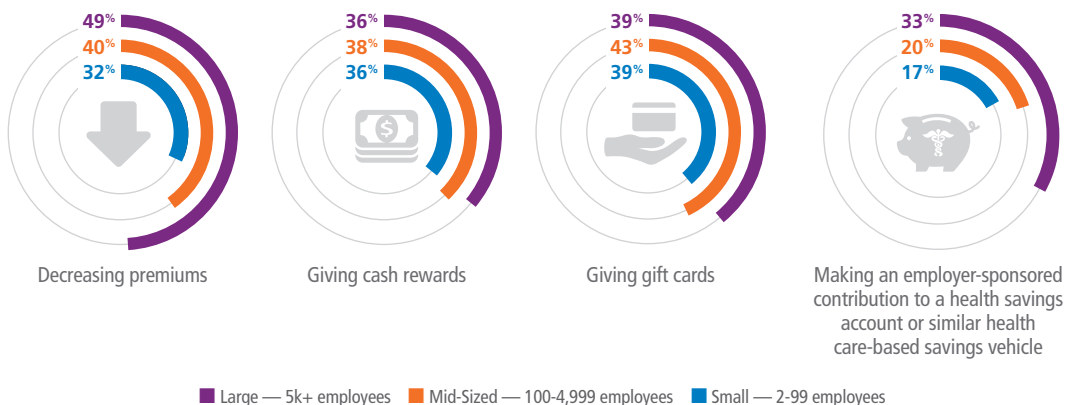
Ninety-three percent of large employers offer physical wellness programs, leading all companies broken down by size.

Employers that offer physical wellness program, by company size



Larger employers are also more likely to incentivize their employees to participate in physical wellness programs by offering decreases in premiums. Mid-sized companies also use gift cards to encourage desired employee behavior comparatively more than other company sizes.

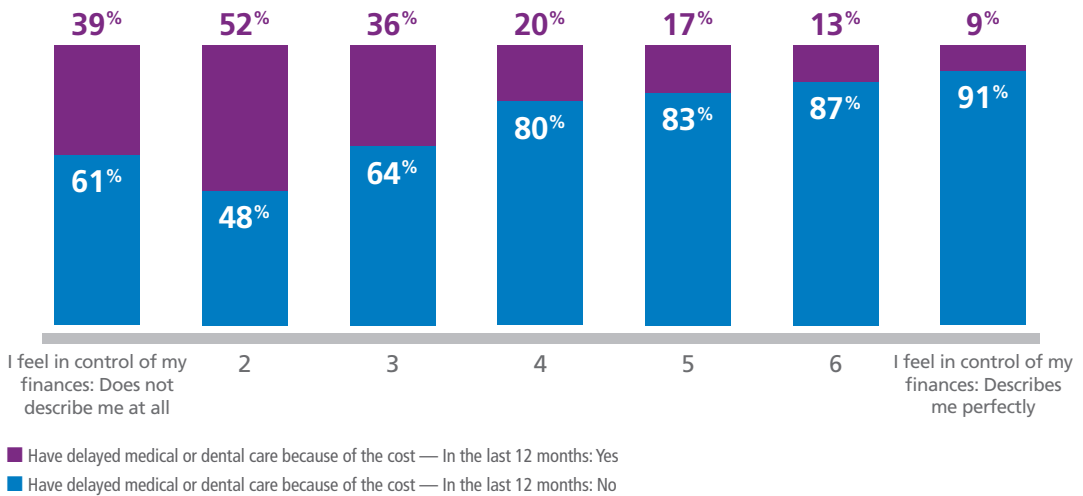
Type of incentives offered by employers, by company size



Financial Stability Drives Preventive Care

The importance of employers deploying a holistic approach to wellness is further underscored by the linkage between financial security and preventive medical care. The Study finds that employees who feel in control of their finances are less likely to postpone important preventive medical and dental care. Employers can help their workers live their best lives by giving equal weight to both the financial and physical outcomes of a comprehensive wellness strategy.

Connecting employees' delay of medical or dental care to feeling in control of finances



Financial and physical wellness are intimately linked. Increase employees' vitality and stamina and their productivity will follow. Likewise, alleviating their financial burdens will contribute to their peace of mind and overall clarity. Employers who embrace this philosophy and hold their employees accountable can expect increasing returns on their investment.

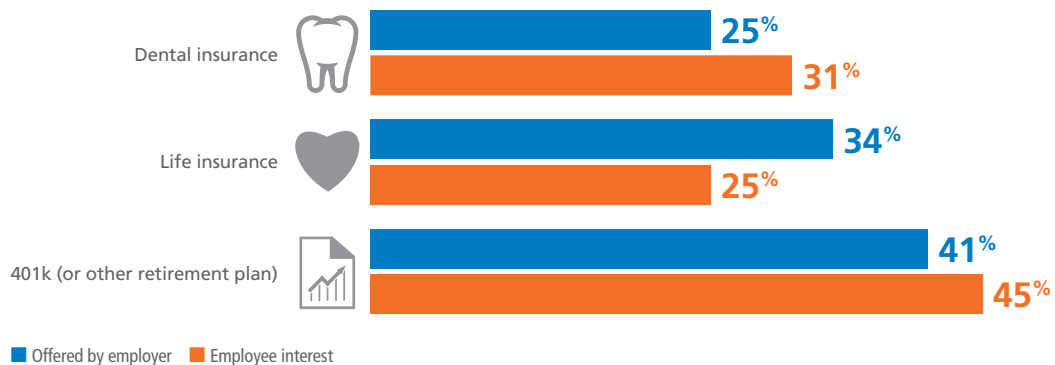
Employees on the Move: Are Employers Keeping Pace?

Benefits are a great way for employers to create goodwill with their workers, as expressed by the majority of employees who say that customizable benefits increase their loyalty. With today's employees shifting in and out of the workplace due to the varying demands of 21st century life, portable benefits are coming into focus. Portable benefits are solutions that employees can take along as they venture into new jobs or enter into retirement. They serve as a financial safety blankets and can be very attractive to employees of all ages. Employers who integrate portability options into their offerings can potentially drive the acquisition of benefits-conscious Millennials, as well as the retention of more mature employees on the cusp of their golden years.

Portability in Today's Workplace

Employees are increasingly interested in taking benefits with them when they retire or change jobs (61% in 2015 vs. 50% in 2014). Only 44% of employers currently offer portable benefits. Among the employers who offer portability of benefits, 27% offer this portability to all employees, whereas 18% only offer portability to select employees. Large companies are more likely to offer them (59%), compared to 51% of mid-sized companies and 35% of small companies.

Portable benefits provided by employers compared to employees' interest

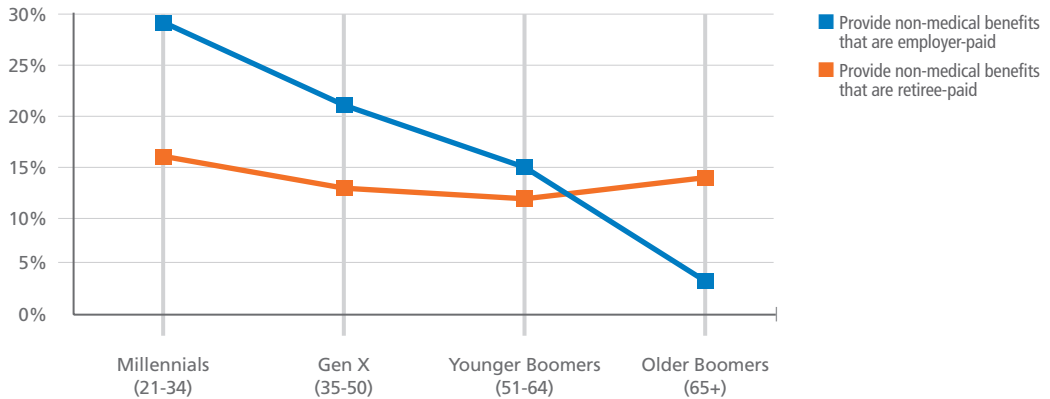


Retiree Benefits as a Loyalty Driver

Benefits in retirement are a key component to employee loyalty. Many post-retirement workplace re-entrants are Younger Boomers, who are keenly interested in keeping up their energy, their health and physical well-being. A healthy employee makes for a happy, engaged, and committed employee, and having the right benefits contributes to the retention of these re-entering retirees, who offer many years of valuable and much sought-after work experience.

Four in ten employees say that retiree benefits are a key reason to stay with their employer. Interestingly, this is particularly true among Millennials, for whom retiree benefits are over seven times as important compared to Older Boomers. This trend can perhaps be explained by the lack of financial confidence these younger workers feel. It also presents an interesting contrast to the relative inaction of Millennials when it comes to addressing their long-term financial goals. Yet again, employers are presented with the opportunity to empower Millennials to act on their values when it comes to their benefit options.

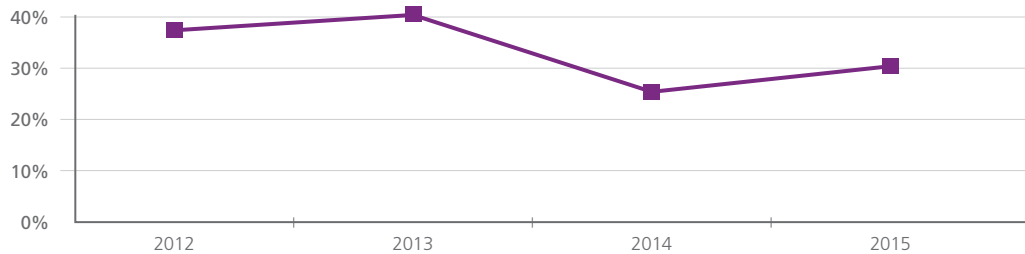
Generations expressing interest in retiree or employer-paid non-medical benefits



The New Retirees

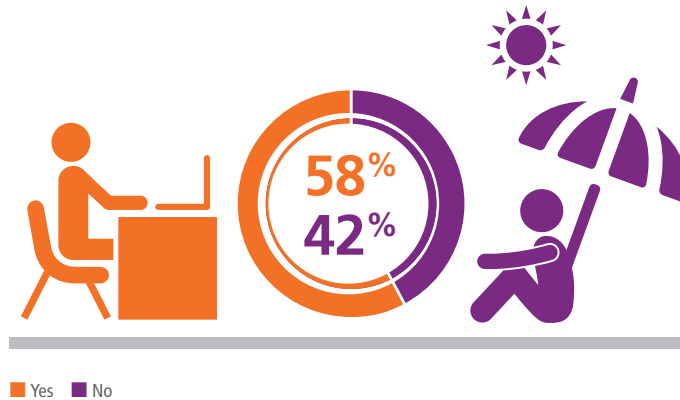
The Study finds that a growing number of employees expect to delay retirement — in fact, one-third of workers say their financial situation will drive the postponement of this important life stage (a 5% increase over 2014.)

Year over year trend: expectations on postponing retirement due to financial situation



Older Boomers say they would prefer to work in some capacity their entire lives — even if they don’t have to. They may “retire,” but not stay retired. The desire to stay active is the leading factor in this trend. Almost six in ten employees say that they are planning to work or consult once retired. Of these 60% of employees, 44% say that they are planning to work part-time. Twenty-four percent specifically say that they want to work in a preferred occupation.

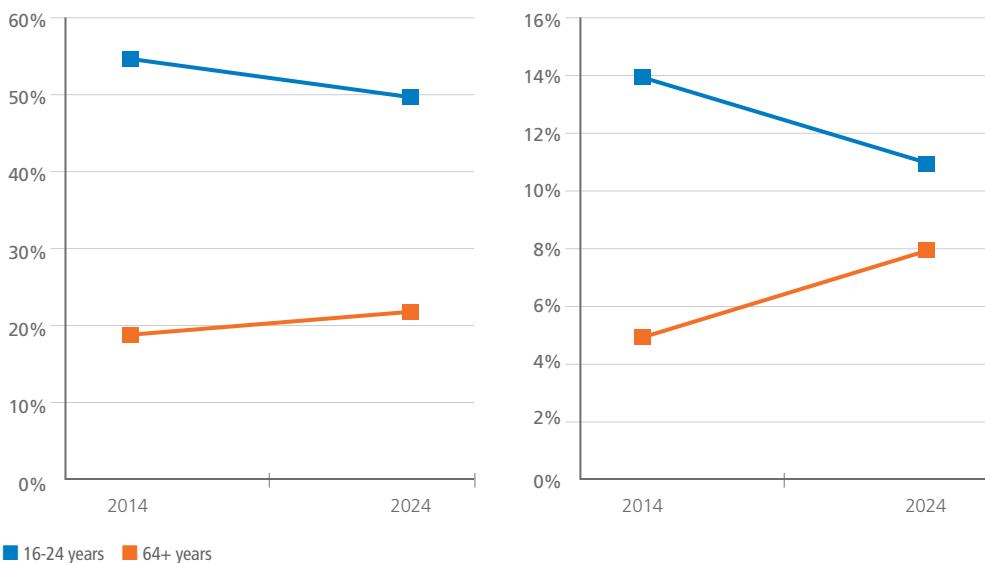
Employees planning to work or consult once retired



An Aging Workforce

According to the U.S. Bureau of Labor Statistics, the labor force is aging. The labor force participation rate for the 65-and-older age group is projected to increase from 19% percent in 2014 to 22% in 2024. This older age group is projected to represent 8% of the civilian labor force in 2024 as compared with 5% percent in 2014.

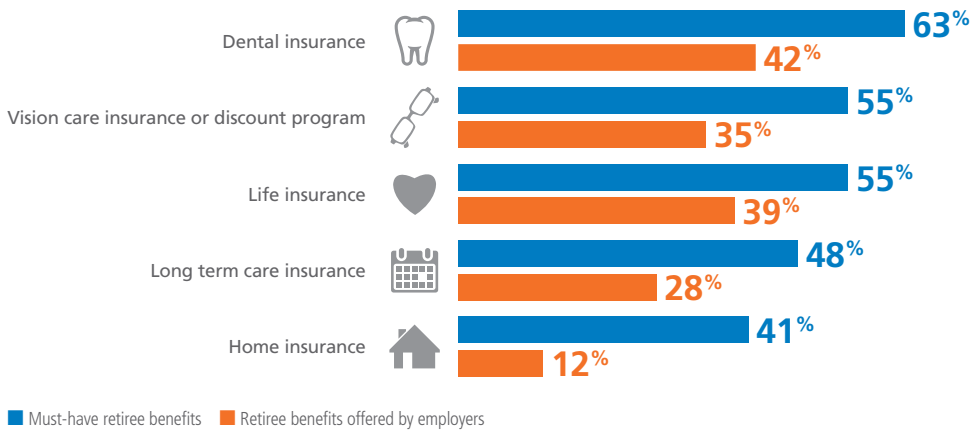
Expected U.S. labor force statistics between 2014 and 2024, by age group



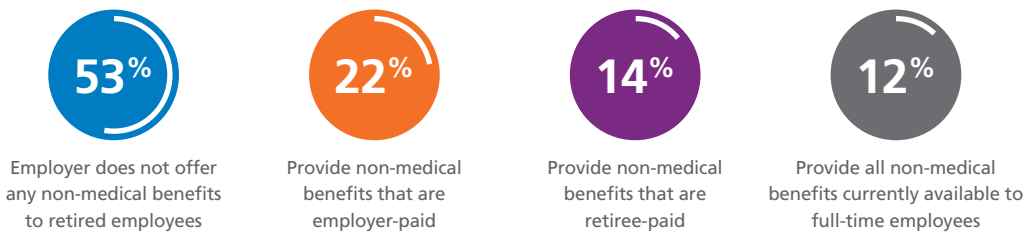
Filling the Retiree Benefits Gap

With today's workers redefining what it means to be a retiree, employers must also redefine what retiree benefits look like in order to appeal to this rich reservoir of talent. For example, 63% of employees say that dental is a must-have retiree benefit, while only 42% of employers offer it. Similar gaps can be found across other critical non-medical benefits such as vision and life insurance. Over half of employees say that their employers do not offer any non-medical benefits to retirees.

Employees' must-have retiree benefits vs. employer-offered retiree benefits



Employees' responses regarding their employers' role in providing non-medical benefits for retirees



On a positive note, 46% of employers say that they anticipate increasing retiree auto insurance, which is followed by home insurance, hearing insurance, and pre-paid legal services. Just over a third of employers say they are considering moving their retiree benefits over to an exchange (37%).

In today's 21st century workplace, the pool of older workers continues to expand while younger workers define their careers to match up with new life stages. Employers who want to win the war for talent will adapt their benefits accordingly. Non-medical solutions tailored to these active employees will alleviate undue financial stress and allow them work more freely and productively.

Turn These Insights into Perennial Results

When companies and their external partners can come together to support and guide employees in the midst of financial uncertainty, they will reap the reward of happier, healthier, and more loyal employees.

QUICK TIPS:



Provide a wide range of non-medical benefits to ensure that employees of all ages and life stages have access to coverage that can give them peace of mind for the unexpected. Supplemental benefits such as accident, critical illness, and hospital indemnity insurances provide employees with important gap coverage, although the Study finds that many employers are under-offering these solutions compared to employee interest.



Commit to strengthening communication and education resources to help employees confidently navigate their benefit options. Employees are looking to their employers to provide them with enhanced support and strongly prefer one-on-one consultation to help them make better decisions.



Consider partnering with enrollment communication firms to accommodate the expanded benefit options. With many human resources departments stretched thin, these firms provide valuable, end-to-end services that include education, communication, and administration.



Take a more holistic approach to workplace wellness; recognize the impact that financial well-being has on employee health, productivity, and satisfaction. By integrating financial wellness strategies into existing physical wellness programs, employers can guide employees to happier and healthier lives.



Recognize that employees, young and old, are continually refining the course of their careers, which can include shifting to part-time, seasonal, temporary hiatus, as well as returning to work post-retirement. As a result, portable and retiree benefits are becoming increasingly attractive features for this evolving talent pool.

Visit **[BenefitTrends.MetLife.com](https://www.benefitTrends.MetLife.com)**
for more insights from MetLife's Employee Benefit Trends research.

Methodology

MetLife's 14th Annual *U.S. Employee Benefit Trends Study* was conducted during November 2015 through January 2016, and consisted of three distinct studies fielded by ORC, one of the world's largest research companies. The employer survey comprised 2,508 interviews with benefits decision makers at companies with at least two employees. The employee survey comprised 2,612 interviews with full-time employees ages 21 and over, at companies with at least two employees.

Employers

Employer size (staff size)

2–9	20%
10–49	20%
50–199	17%
200–499	5%
500–999	5%
1,000–4,999	13%
5,000–9,999	10%
10,000+	10%

Geography

South	32%
West	26%
Midwest	21%
Northeast	21%

Industry

Heavy Industry	18%
Other Services	12%
Finance and Insurance	11%
Professional Services	10%
Information Technology	9%
Retail	7%
Educational Services	6%
Health Care and Social Assistance	6%
Real Estate	4%
Accommodation and Food Services	3%
Arts, Entertainment and Recreation	3%
Transportation and Warehousing	3%
Wholesale Trade	3%
Public Administration	2%

Employees

Gender

Male	54%
Female	46%

Marital status

Married	55%
Single, never been married	27%
Domestic Partnership	6%
Divorced	10%
Separated	1%
Widowed	1%

Ethnic background

Caucasian	73%
Hispanic	11%
African-American	11%
Asian	4%
Other	1%

Family status

Do not live with children under 18	52%
Live with children under 18	48%

Employer size (staff size)

2–9	9%
10–49	15%
50–199	15%
200–499	10%
500–999	9%
1,000–4,999	15%
5,000–9,999	6%
10,000+	21%

Geography

South	34%
West	24%
Midwest	24%
Northeast	19%

Age

21–24	5%
25–34	25%
35–44	24%
45–54	28%
55–64	16%
65+	2%

Personal income

Under \$30,000	10%
\$30,000 to \$49,999	26%
\$50,000 to \$74,999	26%
\$75,000 to \$99,999	17%
\$100,000 to \$149,999	12%
\$150,000 and over	7%

Industry

Other Services	20%
Heavy Industry	15%
Health Care and Social Assistance	12%
Educational Services	10%
Sales/Trade	9%
Retail	8%
Finance and Insurance	6%
Professional Services	5%
Information Technology	5%
Transportation and Warehousing	4%
Accommodation and Food Services	3%
Public Administration	3%
Arts, Entertainment and Recreation	2%
Real Estate	2%
Wholesale Trade	2%

About ORC International

ORC International is a leader in the art of business intelligence. Their teams are passionate about discovering what engages people around the world. By combining quality data, smart synthesis and best in class digital platforms, ORC delivers insight that powers the growth and drives the future of their clients' businesses. To learn more about ORC International, visit their website, www.orcinternational.com.

About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

The MetLife logo consists of the word "MetLife" in a bold, blue, sans-serif font. The "M" and "L" are significantly larger than the other letters, and the "i" has a dot. The "e" is also slightly larger than the "t".

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