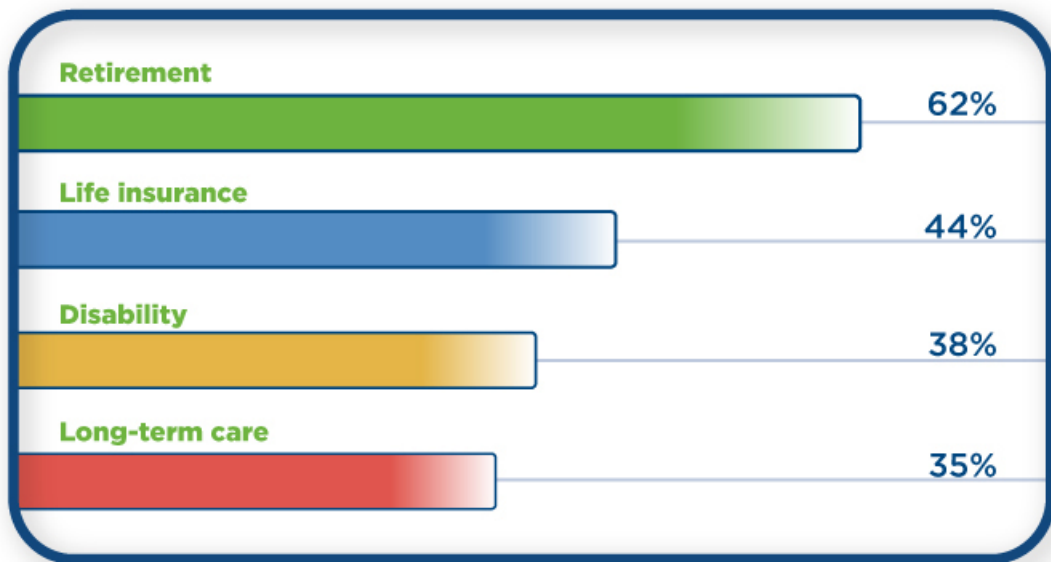


The economic situation has prompted many employees to review their financial needs:



Many employees do not understand that if their income stops as a result of illness or injury, funding of retirement programs like 401(k)s also stops.

*Source: The 7th Annual MetLife Study of Employee Benefit Trends*