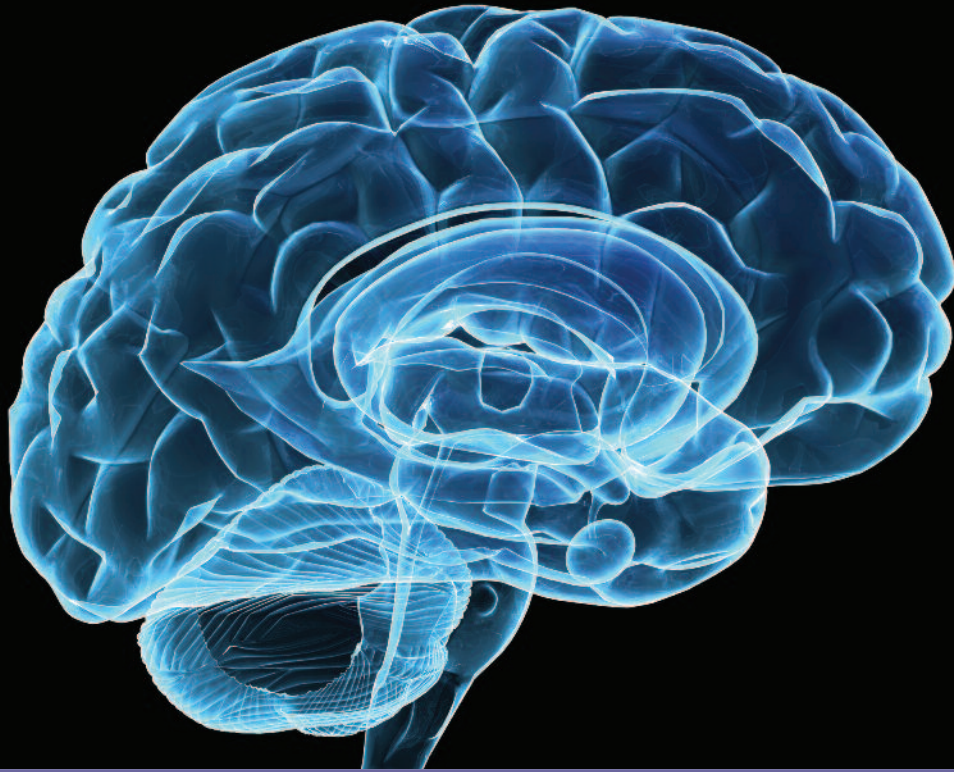


HEALTHY BRAIN, HEALTHY DECISIONS:

Is your decision-making style healthy?



Recognizing and improving your decision-making process

We make decisions on a daily basis, most of them simple and straightforward. However, we are often faced with other decisions that have lasting impact: those financial in nature, and others that require more careful thought and consideration. The best way to approach decisions of financial importance is strategically, in a manner that ensures we are making informed and appropriate choices to best meet our personal goals and needs.

Are you a strategic decision maker?

- Do you analyze 'enough' information to guide your choices and know when you have the right amount of information to make a decision?
- Do you pay attention to the context of how gains and losses appear, rather than relying on simple trial and error? For example, buying something you don't need, just because it is on sale.
- Do you trust your "gut"? Are you able to control your emotional responses, such as impulsive choices, that can lead to risky and bad decisions?
- Do you recognize the difference between decisions that are risky, such as gambling or seeking to win a lottery, and decisions of uncertainty, when there isn't enough information available and the outcome is unknowable? For example: deciding on how much money you have to invest, which investments you feel comfortable making, your risk tolerance level, and how much longer you plan to work.

Decision-making styles — what to do, and what not to do

Decision-Making Styles

Vigilant: An approach in which an individual considers as many options as possible, weighs various outcomes, and takes the time to make a sound decision. Experts believe this is the best approach for making important decisions.

Hypervigilant: An impulsive and highly stressed approach to making decisions. Hypervigilant decision makers focus on immediate solutions without considering other options or outcomes. Hypervigilance is seen as an unproductive decision-making style that is unlikely to produce decisions or results.

Buck-passing: Avoiding the responsibility of making a decision by preferring or simply allowing another person to make the decision.

Procrastination: Avoiding the responsibility of making a decision by continually putting it off, sometimes until it is too late.

Vigilant

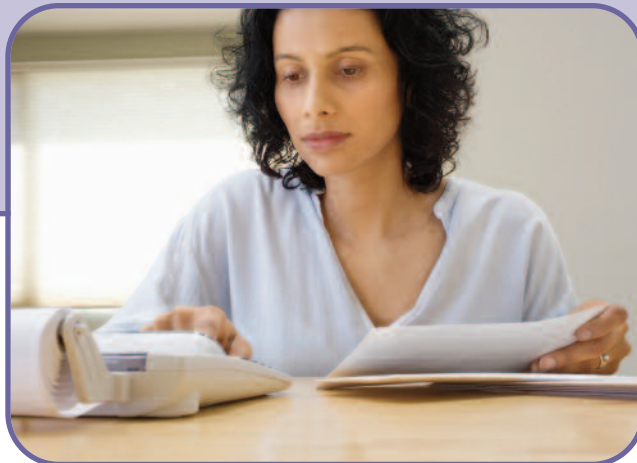
Vigilant decision-making occurs when you:

- take the time to calmly assess the goals of your decision,
- gather relevant information,
- review the information,
- make a decision based on the information.

For example: when purchasing a new car, a vigilant decision maker will determine what factors are most important in the new car. Items such as gas mileage, adequate room for the whole family, capacity to carry luggage, comfort of the seats, and price of the vehicle may all be important. Vigilant decision makers will gather as much information as possible relating to each of these relevant factors, and will try out several different cars in an effort to find the car that best meets all of the desired qualities. By clearly defining what elements are needed in the new car and by test-driving different cars, the vigilant decision maker will likely find and purchase the car that best meets his or her needs.

Tips for Making Good Vigilant Decisions:

1. Decide what is most important to you and make a list of those items or options.
2. List the options in order of their importance or priority. In the car-buying scenario, for example, is gas mileage more important than luggage capacity?
3. Explore the items, in this case, test-drive several cars that have the options you most prefer.
4. Make your decision to purchase the car based on the importance you give to each option.

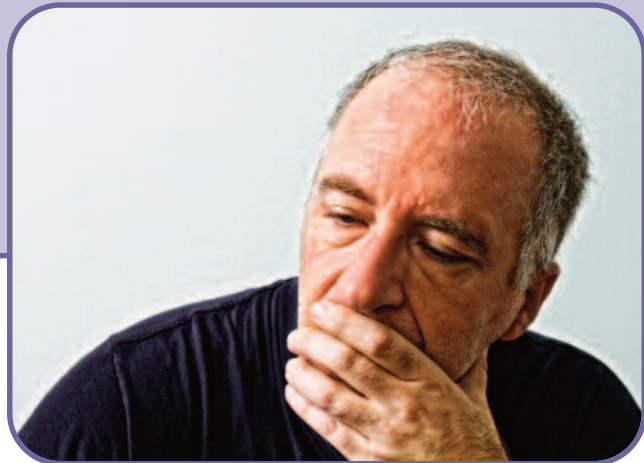


Hypervigilant

Hypervigilant decision-making occurs when a person is operating under excessive levels of stress and anxiety and generally lacks confidence in his decision-making abilities. Hypervigilant decisions result in a person failing to consider all of the options available and results in an emotional and impulsive decision that he later regrets. A hypervigilant decision maker, when purchasing an automobile for example, may feel pressured by a salesperson and make an immediate decision to buy a car on the spot. Later the person second guesses himself and regrets the decision when he realizes that the car is too expensive, uncomfortable, and gets poor gas mileage.

Tips for Avoiding Hypervigilant Decision-Making:

1. Avoid making important decisions when you feel stressed or uncertain.
2. Take the time to identify your options and concerns.
3. Make a list of the criteria that are most important to you. Identify the pros and cons of each item on your list.
4. Sleep on it. Avoid making impulsive decisions about major issues or items.
5. If you feel pressured to make the decision then don't make it. Take your time.
6. Check your feelings. Allow yourself to get excited about your decision only after you have really analyzed what you intended to accomplish.

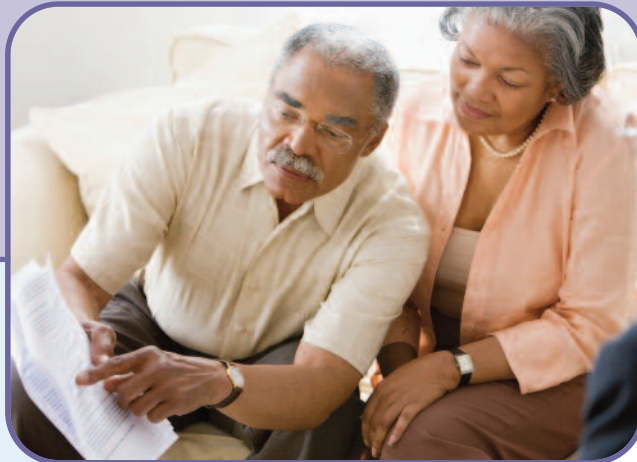


Pass the Buck

Buckpassing is an ineffective decision-making style in which an individual lacks confidence in her ability to make a decision and thus prefers that someone else make the decision for her. For example, an older person may know that they need a new car but lack the confidence to identify the right car and make a deal with the salesperson. A person who “passes the buck” will prefer that her spouse, friend, or family member select and make the deal with the salesperson for him.

Tips for Avoiding Buckpassing:

1. Gather enough information so that you feel comfortable making a decision.
2. If you don't feel comfortable making the decision bring a trusted friend or family member with you.
3. Knowledge is a great fear reducer. Gather information from trusted sources, but do not fall victim to information overload. Three to five valued sources of information will suffice.
4. Remember that your trusted friend is a guide but you are the final decision maker.
5. Accept responsibility for the decisions you make.



Procrastination

Procrastination is avoiding making a difficult decision. You may genuinely need a new car but refuse to make the time to analyze your needs or purchase the new car. In other areas of financial concern, people often put off making decisions. For example, many people fail to write a last will and testament because it is uncomfortable or the decisions involved may not meet the approval of others. Procrastination concerning important decisions generally results in wasting time that could be devoted to other more pleasurable activities.

Tips for Avoiding Procrastination:

1. Create a "to do" list.
2. Prioritize which items are most important to you.
3. Once you identify the most important items, break them down into a series of individual tasks.
4. Put a date for completion on each task.
5. Give yourself a small reward for completing each task.
6. Give yourself a bigger reward when you complete the final task or make the final decision.



How to recognize declines in cognitive brain health and decision-making ability

Maintaining cognitive brain health, staying engaged in personal decisions, and continuing to build up rich life experiences are all crucial elements to becoming and remaining a strategic decision maker. These actions build confidence and increase your ability to make informed and appropriate choices in matters of financial concern and other important areas.

Declines in cognitive brain health are often first observed by impairments in decision-making and changes in decision-making styles. In addition to noting when errors and bad choices are made, unhealthy styles can be observed when an individual:

- Becomes overly stressed by decision-making
- Passes off the responsibility to make decisions to someone else
- Delays decisions that require attention to maintain assets or avoid losses

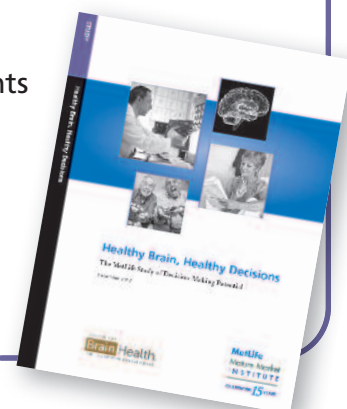
Evidence is being discovered to show ways to detect and protect adults who may be particularly vulnerable to unhealthy financial choices—such as those experiencing serious brain decline from either major life stress events or from degenerative disease, such as Alzheimer’s. Warning signs in decision-making styles may provide early clues.

Taking steps to recognize when you or a loved one is engaging in healthy versus unhealthy approaches to decision-making is essential to protecting adults from financial mistakes, bad choices, and fraud.

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The MetLife Mature Market Institute (the Institute) partnered with the Center for BrainHealth at the University of Texas at Dallas and the University of California, San Francisco to investigate the decision-making capabilities of adults 50 to 79 years of age. The *Healthy Brain, Healthy Decisions* study is one of the first to investigate the connection between specific components of cognitive health and the continued ability to make logically consistent decisions.

For more information, download the study, *Healthy Brain, Healthy Decisions* at maturemarketinstitute.com.



The MetLife Mature Market Institute®

Celebrating its 15-year anniversary in 2012, the MetLife Mature Market Institute is Metropolitan Life Insurance Company's (MetLife) center of expertise in aging, longevity and the generations and is a recognized thought leader by business, the media, opinion leaders and the public. The Institute's groundbreaking research, insights, strategic partnerships and consumer education expand the knowledge and choices for those in, approaching or working with the mature market.

The Institute supports MetLife's long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, Inc. is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia, Europe, the Middle East and Africa. For more information, please visit: www.MatureMarketInstitute.com.

Center for BrainHealth, University of Texas at Dallas

The Center for BrainHealth at The University of Texas at Dallas was created in 1999 and is committed to its mission: To understand, protect and heal the brain. With more than 60 fully-funded research projects, the Center for BrainHealth has made major progress in understanding how the brain adopts strategies to learn and reason, protecting the brain from unnecessary cognitive decline, and healing the brain through treatments and training programs that regenerate brain function.

Scientific exploration at BrainHealth is leading edge, innovative and transformative, improving lives today and changing how the public thinks and acts about the brain and its health. Cognitive neuroscience experts at the Center for BrainHealth are dedicated to discovering ways to build resilience, regain cognitive function and retrain the brain to maximize the amazing potential of the most vital organ. For more information, please visit: www.centerforbrainhealth.org.

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