



## Continue to be there for your loved ones with Life Insurance.

Life Insurance helps to provide a more financially secure future.

- Life moments
- Tuition
- Mortgage or rent

### Life insurance: why is it so important?

If you have a spouse or domestic partner, or if you have children, they may rely on you to help keep the household running. It's important to take steps to make sure your loved ones would be financially prepared without you to handle expenses like:

- Mortgage or rent payments
- Food
- Utilities
- Transportation
- Insurance premiums
- Childcare/education fees

With group life insurance, you can receive:

- A wide range of coverage options to fit your needs and budget
- Death benefit proceeds that are income tax free to your beneficiary
- Underwriting requirements waived for certain amounts

### Half of consumers say they would use life insurance proceeds to replace income if the primary wage earner died.<sup>1</sup>

Taking care of everyday living costs is just one thing to consider. You can better prepare for longer term expenses by purchasing additional life insurance that goes above your employer-provided coverage. It's important to review your life insurance coverage often, as you experience different life events. Households without adequate life insurance could struggle with longer term expenses like:

- College tuition
- Retirement
- Child or aging parent care
- Wedding expenses

#### Enroll today.

For questions, please call your Human Resources contact.

#### Why should I enroll now?

- Competitive group rates
- Easy payroll deduction
- Value-added services at no additional cost to you

## Life Insurance

A cost-effective way to help ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.



### Your plan also gives you access to MetLife Advantages<sup>SM</sup> — services at no additional cost to you, including:

- **Estate Planning:**
  - Will Preparation<sup>2</sup>** offers in-person and phone access to a network of plan attorneys to prepare or update a will, living will or power of attorney.
  - Digital Estate Planning<sup>3</sup>** Access to online state-specific tools for will preparation and other key estate planning documents.
- **Estate Resolution Services<sup>4</sup>** provides you and the beneficiaries of your estate with face-to-face meetings or phone consultations with a participating MetLife Legal plan attorney to help settle your or your spouse/domestic partners' estate.
- **Portability<sup>5</sup>** gives you the flexibility to take your MetLife coverage with you if you change jobs.
- **Grief Counseling<sup>6</sup>** provides you and your family up to five private counseling sessions with a licensed grief counselor to help cope with a loss or major event.
- **Beneficiary Grief Counseling<sup>7</sup>** offers personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to five counseling sessions. These sessions can be in-person or by phone with one of LifeWorks' network of counselors who provide professional, confidential support during difficult times.

Help protect your loved ones from the financial impact if something unexpected happens to you.

1. Facts About Life 2019: Facts from LIMRA, September 2019

2. Included with Supplemental Life insurance. Will Preparation Services are offered by MetLife Legal Plans, Inc, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York-situated cases, Will Preparation Services are an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond will preparation. Tax planning and preparation of living trusts are not covered by the Will Preparation Services.

3. Digital Estate Planning is not available for customers situated in FL or located in GU, PR and VI. It is not included with dependent life coverages. Domestic Partnerships are not currently supported however members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available in all states. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.

4. Included with Supplemental Life Insurance. Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

5. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000,\$20,000 must be elected.

6. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms. [Only available for [MetFlex NOT Principally Located][sitused] in NY]

7. [Beneficiary Grief Counseling services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.] [Only available for [MetFlex Principally Located] [sitused] in NY]

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S

A MetLife representative can provide you with costs and complete details.

