



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

Life Insurance helps provide a more financially secure future.

■ Life moments   
 ■ Tuition   
 ■ Mortgage or rent

### Have extra comfort knowing that your loved ones can be better prepared to meet financial obligations, should something unforeseen happen to you.

If you have a spouse/domestic partner and/or children, they may rely on your help in running the household. It's important to take steps to make sure your family would be more financially prepared without you to handle expenses including mortgage or rent, food, utilities and/or childcare or 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

**Your coverage options include Associate Basic, Supplemental, spouse and child life insurance coverage.**

- **Associate Basic life:** \$50,000 or 1 times your annual earnings – Medical questions are required<sup>1</sup> if the Associate moves from the \$50K option to 1x's annual earnings.
- **Associate Supplemental life:** 1-5 times your annual earnings to a max of \$2,000,000 – Guaranteed Issue amount is \$500,000; coverage above this level requires the Associate provide evidence of good health<sup>1</sup>.
- **Spouse life:** \$10,000 or \$25,000 up to \$250,000 in increments of \$25,000, not to exceed Associate Basic Life and Supplemental life amount - Guaranteed Issue amount is \$50,000.
- **Child life:** \$5,000 or \$10,000 – Guaranteed Issue.

**In general, industry experts recommend having enough life insurance to replace 10-15 years of income.<sup>1</sup>**

Taking care of everyday living costs is just one thing to consider. Nearly one-in-three Americans think they need more life insurance.<sup>1</sup> Families without adequate life insurance could struggle with longer term expenses.

### Why should I enroll now?

- Competitive employee rates
- Convenient payroll deduction
- Value-added services at no additional cost to you

## Life and AD&D Insurance

Life insurance is a cost-effective way to help protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.

You can better prepare for these 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. Getting married, having children, and buying a home could require adding more life insurance protection to your portfolio as your financial commitments change.

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

- **Will Preparation<sup>2</sup>** offers you and your spouse/domestic partner face-to-face meetings or phone calls with a MetLife Legal plan attorney to prepare or update a will, living will or power of attorney.
- **Estate Resolution Services<sup>2</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's/domestic partners' estate.
- **Portability<sup>3</sup>** gives you the flexibility to take your MetLife coverage with you if you change jobs.

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1. "How Much Life Insurance Do I Need?" Life Happens. <https://lifehappens.org/life-insurance-101/how-much-life-insurance-do-i-need/>. Accessed 02/19/2021

2. Included with Supplemental Life Insurance. Will Preparation and 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. For New York situated or principally located cases, the Will Preparation service is 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 Service. 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.

3. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least the minimum level outlined in your certificate must be elected.

Like most group life insurance policies, MetLife insurance policies have certain exclusions, exceptions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

