

Voluntary Term Life Insurance

Life insurance is a cost-effective way to 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 elect voluntary benefits by logging in to **ADP TotalSource®**.

When there, select **Myself > Benefits > Enrollments**. Feel free to contact **ADP TotalSource** at **(844) 448-0325** with any questions you may have about how to elect voluntary coverages.

If you have questions about the benefits plans, contact MetLife directly at **(877) ADPTS01** or **(877) 237-8701** between the hours of 8 a.m. – 8 p.m. ET.

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.

Voluntary Term Life Insurance Coverage Options

You are eligible to elect Voluntary Term Life coverage if you are Actively at Work¹, working at least 15 hours per week, excluding temporary or seasonal employees. Commissions Only worksite employees who do not draw a salary or hourly wage from employer are not eligible for voluntary benefits offered through MetLife.

For You	For Your Spouse/Domestic Partner	For Your Dependent Children*
Increments of \$10,000, to a maximum of \$750,000*	Increments of \$5,000 to a maximum of \$100,000. Coverage cannot exceed 100% of Employee coverage amount.	\$5,000 or \$10,000*
New Hire - Employee coverage up to \$100,000 with no medical questions. Amounts over \$100,000 will require medical questions.*	New Hire - Spouse coverage up to \$20,000 with no medical questions. Amounts over \$20,000 will require medical questions.*	No medical questions required.**
All other eligible employees outside New Hire window – all amounts require medical questions.*	All other eligible employees outside New Hire window – all amounts require medical questions.*	Coverage ends at the end of the month in which a covered child reaches age 26.

*All applications are subject to review and approval by Metropolitan Life Insurance Company. Based on the plan design and the amount of coverage requested, a Statement of Health² may need to be submitted to complete your application.

**Child(ren)'s Eligibility: Dependent children ages from birth to then end of the month following age 26 years old are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

Monthly Costs* for Voluntary Term Life Insurance

You have the option to purchase Voluntary Term Life insurance. Listed below are your monthly rates³ (based on your age as of 6/1 of the current plan year) as well as those for your spouse/domestic partner (based on your spouse/domestic partner's age as of 6/1 of the current plan year). Rates to cover your child(ren) are also shown.

Age	Monthly Cost Per \$1,000 of Employee Coverage	Monthly Cost Per \$1,000 of Spouse/Domestic Partner Coverage
Under 25	\$0.04	\$0.03
25 – 29	\$0.04	\$0.03
30 – 34	\$0.06	\$0.05
35 – 39	\$0.07	\$0.06
40 – 44	\$0.08	\$0.07
45 – 49	\$0.12	\$0.10
50 – 54	\$0.20	\$0.17
55 – 59	\$0.32	\$0.28



Voluntary Term Life Insurance

Life insurance is a cost-effective way to 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.

60 – 64	\$0.55	\$0.48
65 – 69	\$1.05	\$0.92
70 – 74	\$1.99	\$1.74
75 – 79	\$2.06	\$2.06
80+	\$2.06	\$2.06
Cost for your Child(ren)[†]		\$0.02 Per \$1,000 of Coverage

[†] Covers all eligible children

*Note: Rates are subject to the policy's right to change premium rates, and the employer's right to change employee contributions.

Use the table below to calculate your premium based on the amount of Life insurance you will need.

Example: \$100,000 Voluntary Term Life Coverage

1. Enter the rate from the table (example age 36)	\$0.07	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	\$100	\$ _____
3. Monthly premium (1) x (2)	\$7.00	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental/Optional and Dependent Life insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington. Please see your certificate for specific details.

About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect for your spouse/domestic partner's and eligible children's coverage to take effect. In addition, your spouse/domestic partner and eligible child(ren) must not be home/hospital confined or receiving/applying to receive disability benefits from any source when their coverage becomes effective.

If Actively at Work requirements are met, coverage will become effective on the first of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for your amount that requires additional medical information will not be effective until the 1st of the month following the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date. The coverage for your spouse/domestic partner and eligible child(ren) will take effect on the date they are no longer confined, receiving/applying for disability benefits from any source or hospitalized. Please see your certificate for specific details.

Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Voluntary Term Life coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

How do I update a Dependent?

When enrolling we require a few key details about your dependents. Please provide first, last name and date of birth for your spouse/partner and child(ren). Please review these details during enrollment to ensure they are accurate and no coverage issues.



Voluntary Term Life Insurance

Life insurance is a cost-effective way to 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.

Once Enrolled, You have Access to MetLife AdvantagesSM — Services to Help Navigate What Life May Bring

Life Settlement Account⁴

For immediate access to death proceeds

The Total Control Account[®] (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a Life or Accidental Death and Dismemberment claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. TCA death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check and enable them to have the flexibility to access funds as needed while earning a guaranteed minimum interest rate on the proceeds as they assess their financial situations. Call 1-800-638-7283 for more information about options available to you.

Will Preparation⁵

To help ensure your decisions are carried out

When you enroll for Voluntary Term Life coverage, you will automatically receive access to Will Preparation Services at no extra cost to you. Both you and your spouse/domestic partner will have unlimited in-person or telephone access to one of MetLife Legal Plans, Inc. nationwide network of 18,500+ participating attorneys for preparation of or updating a will, living will or power of attorney.* When you use a participating plan attorney, there will be no charge for the services.* Like Life insurance, a carefully prepared will (simple or complex), living will and power of attorney are important.

- A Will lets you define your most important decisions, such as who will care for your children or inherit your property.
- A living will preserves your wishes and can assist your loved ones in making very difficult and personal medical decisions by themselves. Also called an “advanced directive,” it is a document authorized by statutes in all states that allows you to provide written instructions regarding use of extraordinary life-support measures and to appoint someone as your proxy or representative to make decisions on maintaining extraordinary life-support if you should become incapacitated and unable to communicate your wishes.
- Powers of attorney allow you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated

Visit legalplans.com/estateplanning to get started.

* You also have the flexibility of using an attorney who is not participating in the MetLife Legal Plans, Inc. network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney’s fees that exceed the reimbursed amount.

Estate Resolution ServicesSM (ERS)

Personal service and compassion assistance to help probate your and your spouse’s/domestic partner’s estates.

MetLife Estate Resolution ServicesSM provides probate services in person or over the phone to the representative (executor or administrator) of the deceased employee’s estate and the estate of the employee’s spouse/domestic partner. Estate Resolution Services include preparation of documents and representation at court proceedings needed to transfer the probate assets from the estate to the heirs and completion of correspondence necessary to transfer non-probate assets. ERS covers participating plan attorneys’ fees for telephone and face-to-face consultations or for the administrator or executor to discuss general questions about the probate process.

WillsCenter.com⁶

Self-service online legal document preparation

Employees and spouses/domestic partners have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney, funeral directive, memorandum of wishes or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all Life coverages. Log on to www.willscenter.com to register as a new user.

Voluntary Term Life Insurance

Life insurance is a cost-effective way to 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.

Portability⁷

You can keep your coverage even if you leave your current employer

Should you leave your employer for any reason, and your Voluntary Term Life and Dependent Term Life insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$2,000,000.

Portability is also available on coverage you've selected for your spouse/domestic partner and dependent child(ren). The maximum amount of coverage for spouse/domestic partners is \$250,000; the maximum amount of dependent child coverage is \$25,000. Increases, decreases and maximums are subject to state availability.

An employee has 60 days to apply from the date group coverage ends. However, if the employee receives notice more than 15 days from date of termination, the application period is extended for an additional 15 days.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-888-252-3607 for more information.

Additional Features

This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.

Accelerate Benefits Option⁸

For access to funds during a difficult time

If you become terminally ill and diagnosed with 24 months or less to live, you have the option to receive up to 80% of your Life insurance proceeds. This can be used to help your family meet medical and other expenses at a difficult time. Amounts not accelerated will continue under your employer's plan for as long as you remain eligible per the certificate requirements and the group policy remains in effect.

The accelerated Life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)).

The Accelerated Benefits Option is also available to spouses/domestic partners insured under Dependent Life insurance plans. This option is not available for dependent child coverage.

Conversion

For protection after your coverage terminates

You can generally convert your group Voluntary Term Life insurance benefits to an Individual Whole Life insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or change in employee class. Conversion is available on all Group Life Insurance coverages. An employee has 60 days to apply from the date group coverage ends. However, if the employee receives notice more than 15 days from date of termination, the application period is extended for an additional 15 days. If you experience an event that makes you eligible to convert your coverage, please call 1-877-275-6387 to begin the conversion process. Please contact MetLife or your plan administrator for more information.

Voluntary Term Life Insurance

Life insurance is a cost-effective way to 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.

Waiver of Premiums for Total Disability (Continued Protection)

Offering continued coverage when you need it most

If you become Totally Disabled, you may qualify to continue Voluntary Term Life insurance. You may also be eligible for waiver of your Voluntary Term Life insurance premium until you reach age 65, die, or recover from your disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable to do your job and any other job for which you are fit by education, training or experience due to injury or sickness. The Total Disability must begin before age 60, and your waiver will begin after you have satisfied a 6-month waiting period of continuous disability. The waiver of premium will end when you turn age 65, die, or recover. Please note that this benefit is not available on dependent coverage.

ADP TotalSource does not endorse this program or make any warranties or representations as to its quality or suitability. **ADP TotalSource** does not contribute to any policy or service offered under the program. **ADP TotalSource's** responsibilities are limited to those permitted by applicable law and regulations governing voluntary benefit programs such as coordinating payroll deductions for premium payments. You are not obligated to purchase any of the voluntary policies or services offered and you may explore other options including purchase of policies or services directly from an insurance company or provider. You should discuss your options with your financial advisor, attorney, accountant or other professionals.

¹ You must be actively at work on the date your coverage becomes effective, and your spouse and eligible child(ren) must not be confined to a hospital on the enrollment date, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage requests that require additional medical information and are not approved by this date will not be effective until the first of the month following approval from MetLife as long as you are Actively at Work on that date.

² All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

³ Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

⁴ Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

⁵ Included with Supplemental Life Insurance: Will preparation and MetLife 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.

⁶ WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters.

⁷ All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.


⁸ The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

Life coverages is/are provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates, when your employment ceases, when your Life contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.



Voluntary Term Life Insurance



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

You can elect voluntary benefits by logging in to **ADP TotalSource**[®].

When there, select **Myself > Benefits > Enrollments**. Feel free to contact **ADP TotalSource** at **(844) 448-0325** with any questions you may have about how to elect voluntary coverages.

If you have questions about the benefits plans, contact MetLife directly at **(877) ADPTS01** or **(877) 237-8701** between the hours of 8 a.m. – 8 p.m. ET.

Why do I need Voluntary Term Life Insurance?

Life insurance is a cost-effective way to look out for your loved ones. Should something happen to you, it helps ensure that short- and long-term financial obligations could be met. If you have a spouse or domestic partner, or if you have children, they may rely on you to help keep the household running. Life insurance gives you confidence that your family would be financially prepared without you to handle expenses like:

- Mortgage or rent payments
- Insurance premiums
- Transportation
- Utilities
- Childcare / Education fees
- Credit card bills

Q. What is Voluntary Term Life insurance?

A. A policy that covers you for a fixed period of time that pays a death benefit to your beneficiary if you are no longer here.

Q. What is a beneficiary?

A. The person you choose to receive the life insurance proceeds should something happen to you. It's possible to have multiple beneficiaries, and you can update them regularly should your circumstances or needs change. Add a beneficiary as you are electing coverage and match them to each of your plans.

Q. I already have basic life insurance through my employer, why do I need more?

A. While having life insurance provided by your employer is a great benefit, it's possible that it may not be enough to adequately provide for your loved ones. Additional life insurance can give loved ones greater financial security if you are no longer here to earn a paycheck.

Voluntary Term Life Insurance

Q. How much life insurance do I need?

A. Everyone is different, but you may need more than you have now. The insurance you need changes as your life changes — for example, getting married, starting a family or buying a home might change the coverage you need. Many people are surprised to learn that they don't have enough life insurance to cover the many expenses their loved ones may face.

It's simple to determine the amount of coverage you may need now:

Go to www.metlife.com/lifeneeds to calculate how much life insurance may be right for you.

Q. Am I eligible to elect Voluntary Term Life Insurance?

A. Most Worksite Employees are eligible to elect during the enrollment period and who are actively¹ at work, working at least 15 hours per week, excluding temporary or seasonal employees. You may also be able to elect Voluntary Term Life due to certain Qualifying Life Events, please refer to your certificate for further information. Commissions Only employees who do not draw a hourly or salary wage are not eligible for voluntary benefits offered through MetLife.

Q. How much will it cost?

A. It may be less expensive than you think. MetLife's group life insurance plans can be an economical way for you to provide for your family, featuring competitive group rates² and a wide range of coverage options to choose from. Your rate is based on your date of birth and the amount of coverage you apply for. Your spouse/domestic partner rate is based on your date of birth and the amount of coverage they apply for. Exact rates² can be found in the plan summary and on your enrollment site.

Q. How do I pay for my coverage?

A. Typically, premiums are conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment. If you are a Non Paid Owner you will be direct billed.

Q. How are claims paid?

A. A claim needs to be filed with the life insurance company upon the death of the insured. A tax-free³ death benefit is paid in a single lump-sum to your chosen beneficiary or beneficiaries.

Q. How much Voluntary Term Life coverage can I elect?

A. Employees may elect \$10,000 to \$750,000, in \$10,000 increments, not to exceed \$750,000. If you are a new hire and apply for \$10,000 - \$100,000 of coverage no medical questions are required. Applying for coverage in excess of \$100,000 will require you to provide limited medical information.¹ After your new hire eligibility period, all amounts will require you to provide limited medical information.¹

Q. Can I elect Voluntary Term Life for my spouse/domestic partner or child(ren)?

A. Yes, coverage is available only if employee elects Voluntary Term Life coverage. When electing dependent coverage, it is required that you add their names, social security number and date of birth on the enrollment site.

Q. How much coverage is available to my Spouse/Domestic Partner*?

A. Spouse/Domestic Partner coverage is available in increments of \$5,000 to a maximum of \$100,000, not to exceed 100% of employee coverage amount. If you are a new hire and apply for \$5,000 - \$20,000 of coverage there are no medical questions.¹ Applying for coverage in excess of \$20,000 will require you to provide limited medical information.¹ After your new hire eligibility period, all amounts will require you to provide limited medical information.¹

Q. How much coverage is available for my child(ren)?

A. Child(ren) coverage is \$5,000 or \$10,000 of coverage and no medical questions required.¹

Q. What is a Statement of Health (SOH) and how will I know if I need it?

A. An SOH is a series of medical questions which are asked to help us evaluate your overall health. Depending on your groups plan and the amount of coverage you request, you or your spouse/domestic partner may be asked to complete a SOH. If an SOH is required, your plan administrator will start the process and instructions will be provided.

Voluntary Term Life Insurance

Q. When does coverage end?

A. Employee and Spouse/Domestic Partner ends at the end of the month in which you cancel coverage or leave your job. Child(ren) coverage ends at the end of the month that they turn 26. For example, if your child turns 26 on January 16th their coverage will end on January 31st.

Q. What happens if I do not make any changes during annual enrollment?

A. If you do not make changes during annual enrollment your coverage will default to your current coverage choices from the previous plan year. You may wish to review your coverage each year during annual enrollment to ensure it still fits your needs.

Q. What other benefits are included in this plan?

A. This group life insurance plan may also include the below services.

Will Preparation⁴ Offers in-person and phone access to a network of plan attorneys to prepare or update a will, living will or power of attorney.

Estate Resolution Services⁵ Access to legal representation with a MetLife Legal Plan attorney, both in-person and by phone, to help your beneficiaries settle your estate.

WillsCenter.com⁶ Access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney, funeral directive, memorandum of wishes or HIPAA authorization form in a secure 24/7 environment at no additional cost.

Accelerated Benefit Option⁷ In case of terminal illness, you can get early access to a portion of your life insurance proceeds.

Portability⁸ Provides an opportunity to continue your group term life insurance coverage with MetLife at competitive rates² if you retire or leave the company.

Conversion⁹ You can generally convert your Voluntary Term Life Insurance benefits to an Individual Whole Life policy if your coverage if you retire or leave the company.

Please see your certificate for specific details.

ADP TotalSource does not endorse this program or make any warranties or representations as to its quality or suitability. **ADP TotalSource** does not contribute to any policy or service offered under the program. **ADP TotalSource's** responsibilities are limited to those permitted by applicable law and regulations governing voluntary benefit programs such as coordinating payroll deductions for premium payments. You are not obligated to purchase any of the voluntary policies or services offered and you may explore other options including purchase of policies or services directly from an insurance company or provider. You should discuss your options with your financial advisor, attorney, accountant or other professionals.

Voluntary Term Life Insurance

¹ You must be actively at work on the date your coverage becomes effective, and your spouse and eligible child(ren) must not be confined to a hospital on the enrollment date, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage requests that require additional medical information and are not approved by this date will not be effective until the first of the month following approval from MetLife as long as you are Actively at Work on that date. All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

² Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

³ In general, death benefits are received income tax free.

⁴ Will preparation and MetLife 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-sitused 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.

⁵ MetLife 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 Casualty Insurance Company and affiliates, 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.

⁶ WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

⁷ You can receive up to 80% of your Life insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than 24 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time. The Accelerated Benefit Option is also available to spouses insured under Dependent Life insurance plans. This option is not available for dependent child coverage. The Accelerated Benefit Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will be excludable from your income and will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.

⁸ All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.

⁹ Life coverages is/are provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates, when your employment ceases, when your Life and AD&D contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.