

# Helping navigate life's twists and turns



Life is full of “what ifs”, and life insurance can be crucial to reducing employees’ financial stress. But with the planning and support from MetLife, employees can be confident that their families’ well being is taken care of. MetLife Advantages<sup>SM</sup> provides actionable tools and resources to help employees navigate life’s twists and turns so they can live their best lives.

## Helping employees plan for their families’ needs.

- **Digital Estate Planning Services<sup>1</sup>** — Offering unlimited access to create and execute key estate planning documents online at [www.willcenter.com](http://www.willcenter.com) by answering a few simple questions.
- **Will Preparation<sup>2</sup>** (Available by electing Voluntary Term Life Insurance): Helping employees ensure their final wishes are clear by working one-on-one with an attorney from MetLife Legal Plans’ network of over 18,500 participating attorneys, either in-person or on the phone, to prepare or update a will, living will or power of attorney.

## Providing assistance through life’s changes.

- **Portability<sup>3</sup>** — Offering continual coverage at group rates. Employees can take their life insurance benefits with them without a gap in coverage. Employees can call **(877) ADPTS01** to begin the portability process.
- **Transition Solutions<sup>4</sup>** — Easing workplace transitions. Employees get help with time-sensitive benefit and financial decisions to help them make the right choices during changes in employment. Employees can call **(877) ADPTS01** to speak with a representative.

**Get expert guidance for confident decisions —for your organization, and your employees.**

**Contact MetLife at  
877-ADPTS01**



# 63%

of employees see life insurance as a must-have benefit\*

\*MetLife’s 20th Annual U.S. Employee Benefit Trends Study (2022)

## Offering compassionate support through difficult times.

- **Grief Counseling<sup>5</sup>**: Accessing professional support during a difficult time to help address personal and funeral planning needs. Meet in-person or by phone with a licensed counselor to help cope with a loss or major life change. Employees can contact TELUS Health at **1-888-319-7819** or visit [one.telushealth.com](https://one.telushealth.com).  
Username: metlifesupport  
Password: assist
- **Estate Resolution Services<sup>6</sup>** — Settling an estate with confidence. With unlimited consultations, either face-to-face with an attorney or by phone, employees and/or their beneficiaries can settle an estate with assurance. Employees can call MetLife Legal Plans at **1-800-821-6400** or go to [members.legalplans.com](https://members.legalplans.com).
- **Total Control Account<sup>7</sup>** — Reducing the pressure of immediate financial decisions. Beneficiaries can take their time to make the right decision with the flexible settlement option that gives them full access to policy funds while earning a guaranteed minimum interest rate. Employees can call **1-800-638-7283** for more information.

1. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product. It is not available for individuals residing in any U.S. territory. Domestic partnerships are not currently supported; however, if you have supplemental life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. 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.
2. Included with Supplemental Life. 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. 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 \$10,000 must be elected.
4. MetLife administers the Transition Solutions program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
5. Grief Counseling services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health 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.
6. 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.
7. 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](http://www.NOLHGA.com) or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

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. 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