

More than Life Insurance Protection



Valuable services included with Hudson Bay Company's life insurance plan to help you and your loved ones navigate what life may bring, at no additional cost to you. See below on ways to access these services in your time of need.

Planning for the future	Services	Call or Visit
Will Preparation¹	Meet with an attorney to prepare or update a will, living will, and power of attorney for you and your spouse/domestic partner	MetLife Legal Plans legalplans.com/estateplanning
WillsCenter.com²	Online will preparation document service	www.willscenter.com and register as a new user

Assisting through life's changes	Services	Call or Visit
Portability⁴	Option to take your MetLife coverage with you if you retire or leave the company	1-888-252-3607 for questions regarding portability
Transition Solutions³	Financial products and services to help you with benefit changing events	1-877-ASK-MET7 (1-877-275-6387) to speak with a local financial representative. MetLife has arranged for specially-trained third party financial professionals to answer questions and provide guidance to help you make the right decisions to protect your financial future



Support through difficult times	Services	Call or Visit
Beneficiary Grief Counseling⁵	Personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to 5 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	LifeWorks 866-307-1405 metlifebene.lifeworks.com Username: metlifebene Password: support
Total Control Account⁶	A settlement option or method used to pay claims under a policy or contract issued by MetLife, or by one of MetLife's insurance company affiliates	1-800-638-7283 for questions regarding Total Control Account
Estate Resolution Services⁷	Legal representation from a participating MetLife Legal plan attorney to settle an insured's estate, and provide advice and consultation for beneficiaries	MetLife Legal Plans 1-800-821-6400 and enter Your Company Name and Group Number 151333

1. Included with Supplemental Life Insurance. Will Preparation is 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, 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.
2. 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.
3. MetLife administers the Delivering the Promise/ Transition Solutions/ Retirewise program/s, and has specially trained third party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
4. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$20,000 must be elected.
5. 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.
6. Subject to state law, and/or group policyholder direction, the Total Control Account (TCA) is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.
7. Included with Supplemental Life Insurance. 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. 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.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator or MetLife.